

City Of Chicopee
Action Plan
Federal Fiscal Year 2010
July 1, 2010 to June 30, 2011

TABLE OF CONTENTS

CPMP Non-State Grantee Certifications	3
SF 424.....	10
Executive Summary.....	11
General Questions	12
Managing the Process	15
Citizen Participation	17
Institutional Structure.....	21
Monitoring	22
Lead-based Paint.....	24
Specific Housing Objectives	24
Needs of Public Housing	27
Barriers to Affordable Housing	28
Specific Homeless Elements.....	29
HOME Program	30
Community Development	31
Antipoverty Strategy.....	32
Non-homeless Special Needs (91.220 (c) and (e)).....	33



CPMP Non-State Grantee Certifications

Many elements of this document may be completed electronically, however a signature must be manually applied and the document must be submitted in paper form to the Field Office.

- ☐ This certification does not apply.
☒ This certification is applicable.

NON-STATE GOVERNMENT CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

Affirmatively Further Fair Housing -- The jurisdiction will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential antidisplacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

Drug Free Workplace -- It will or will continue to provide a drug-free workplace by:

1. Publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the grantee's workplace and specifying the actions that will be taken against employees for violation of such prohibition;
2. Establishing an ongoing drug-free awareness program to inform employees about --
 - a. The dangers of drug abuse in the workplace;
 - b. The grantee's policy of maintaining a drug-free workplace;
 - c. Any available drug counseling, rehabilitation, and employee assistance programs; and
 - d. The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace;
3. Making it a requirement that each employee to be engaged in the performance of the grant be given a copy of the statement required by paragraph 1;
4. Notifying the employee in the statement required by paragraph 1 that, as a condition of employment under the grant, the employee will --
 - a. Abide by the terms of the statement; and
 - b. Notify the employer in writing of his or her conviction for a violation of a criminal drug statute occurring in the workplace no later than five calendar days after such conviction;
5. Notifying the agency in writing, within ten calendar days after receiving notice under subparagraph 4(b) from an employee or otherwise receiving actual notice of such conviction. Employers of convicted employees must provide notice, including position title, to every grant officer or other designee on whose grant activity the convicted employee was working, unless the Federal agency has designated a central point for the receipt of such notices. Notice shall include the identification number(s) of each affected grant;
6. Taking one of the following actions, within 30 calendar days of receiving notice under subparagraph 4(b), with respect to any employee who is so convicted --
 - a. Taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or
 - b. Requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a Federal, State, or local health, law enforcement, or other appropriate agency;
7. Making a good faith effort to continue to maintain a drug-free workplace through implementation of paragraphs 1, 2, 3, 4, 5 and 6.

Anti-Lobbying -- To the best of the jurisdiction's knowledge and belief:

8. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress

in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;

9. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-L.L.L., "Disclosure Form to Report Lobbying," in accordance with its instructions; and
10. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all sub awards at all tiers (including subcontracts, sub grants, and contracts under grants, loans, and cooperative agreements) and that all sub recipients shall certify and disclose accordingly.

Authority of Jurisdiction -- The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan -- The housing activities to be undertaken with CDBG, HOME, ESG, and HOPWA funds are consistent with the strategic plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.



4-30-10

Signature/Authorized Official

Date

Michael D. Bissonnette

Name

Mayor

Title

17 Springfield Street

Address

Chicopee, MA 01013

City/State/Zip

413-594-1400

Telephone Number

- | |
|---|
| <input type="checkbox"/> This certification does not apply. |
| <input checked="" type="checkbox"/> This certification is applicable. |

Specific CDBG Certifications

The Entitlement Community certifies that:

Citizen Participation -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

Community Development Plan -- Its consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that provide decent housing, expand economic opportunities primarily for persons of low and moderate income. (See CFR 24 570.2 and CFR 24 part 570)

Following a Plan -- It is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD.

Use of Funds -- It has complied with the following criteria:

11. Maximum Feasible Priority - With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available);
12. Overall Benefit - The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s) 2010, 2011, 2012, (a period specified by the grantee consisting of one, two, or three specific consecutive program years), shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period;
13. Special Assessments - It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

Excessive Force -- It has adopted and is enforcing:

14. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and
15. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction;

Compliance With Anti-discrimination laws -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 USC 2000d), the Fair Housing Act (42 USC 3601-3619), and implementing regulations.

Lead-Based Paint -- Its activities concerning lead-based paint will comply with the requirements of part 35, subparts A, B, J, K and R, of title 24;

Compliance with Laws -- It will comply with applicable laws.



4-30-10

Signature/Authorized Official

Date

Michael D. Bissonnette

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- ☒ This certification does not apply.
☐ This certification is applicable.

**OPTIONAL CERTIFICATION
CDBG**

Submit the following certification only when one or more of the activities in the action plan are designed to meet other community development needs having a particular urgency as specified in 24 CFR 570.208(c):

The grantee hereby certifies that the Annual Plan includes one or more specifically identified CDBG-assisted activities, which are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and other financial resources are not available to meet such needs.



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APPENDIX TO CERTIFICATIONS

Instructions Concerning Lobbying and Drug-Free Workplace Requirements

Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

Drug-Free Workplace Certification

1. By signing and/or submitting this application or grant agreement, the grantee is providing the certification.
2. The certification is a material representation of fact upon which reliance is placed when the agency awards the grant. If it is later determined that the grantee knowingly rendered a false certification, or otherwise violates the requirements of the Drug-Free Workplace Act, HUD, in addition to any other remedies available to the Federal Government, may take action authorized under the Drug-Free Workplace Act.
3. Workplaces under grants, for grantees other than individuals, need not be identified on the certification. If known, they may be identified in the grant application. If the grantee does not identify the workplaces at the time of application, or upon award, if there is no application, the grantee must keep the identity of the workplace(s) on file in its office and make the information available for Federal inspection. Failure to identify all known workplaces constitutes a violation of the grantee's drug-free workplace requirements.
4. Workplace identifications must include the actual address of buildings (or parts of buildings) or other sites where work under the grant takes place. Categorical descriptions may be used (e.g., all vehicles of a mass transit authority or State highway department while in operation, State employees in each local unemployment office, performers in concert halls or radio stations).
5. If the workplace identified to the agency changes during the performance of the grant, the grantee shall inform the agency of the change(s), if it previously identified the workplaces in question (see paragraph three).
6. The grantee may insert in the space provided below the site(s) for the performance of work done in connection with the specific grant: Place of Performance (Street address, city, county, state, zip code)
Check if there are workplaces on file that are not identified here. The certification with regard to the drug-free workplace is required by 24 CFR Part 21.

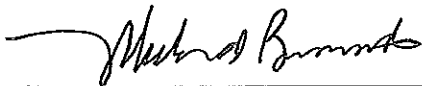
Place Name	Street	City	County	State	Zip
City Hall	17 Springfield St	Chicopee	Hampden	MA	01013
Community Development Office	38 Center Street	Chicopee	Hampden	MA	01013

7. Definitions of terms in the Non-procurement Suspension and Debarment common rule and Drug-Free Workplace common rule apply to this certification. Grantees' attention is called, in particular, to the following definitions from these rules: "Controlled substance" means a controlled substance in Schedules I through V of the Controlled Substances Act (21 U.S.C. 812) and as further defined by regulation (21 CFR 1308.11 through 1308.15); "Conviction" means a finding of guilt (including a plea of *nolo contendere*) or imposition of sentence, or both, by any judicial body charged with the responsibility to determine violations of the Federal or State criminal drug statutes; "Criminal drug statute" means a Federal or non-Federal criminal statute involving the manufacture, distribution, dispensing, use, or possession of any controlled substance; "Employee" means the employee of a grantee directly engaged in the performance of work under a grant, including:
 - a. All "direct charge" employees;
 - b. All "indirect charge" employees unless their impact or involvement is insignificant to the performance of the grant; and

- c. Temporary personnel and consultants who are directly engaged in the performance of work under the grant and who are on the grantee's payroll. This definition does not include workers not on the payroll of the grantee (e.g., volunteers, even if used to meet a matching requirement; consultants or independent contractors not on the grantee's payroll; or employees of subrecipients or subcontractors in covered workplaces).

Note that by signing these certifications, certain documents must be completed, in use, and on file for verification. These documents include:

1. Analysis of Impediments to Fair Housing
2. Citizen Participation Plan
3. Anti-displacement and Relocation Plan



Signature/Authorized Official

4-30-10

Date

Michael D. Bissonnette

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SF 424



First Program Year Action Plan

The CPMP Annual Action Plan includes the SF 424 and Narrative Responses to Action Plan questions that CDBG, HOME, HOPWA, and ESG grantees must respond to each year in order to be compliant with the Consolidated Planning Regulations. The Executive Summary narratives are optional.

Narrative Responses

GENERAL

Executive Summary

The Executive Summary is required. Include the objectives and outcomes identified in the plan and an evaluation of past performance.

Program Year 1 Action Plan Executive Summary:

In keeping with the City's mission to strengthen its neighborhoods, funding for activities described in this action plan will be targeted to the projects in Chicopee Center, Willimansett and Chicopee Falls neighborhoods. These areas comprise the oldest and most economically challenged areas of Chicopee.

During the Action Plan development process, the City conducted an assessment of activities and resulting accomplishments proposed within the prior Consolidated Plan. During the years of that Plan, the City made significant progress toward accomplishing the goals; built capacity to address housing needs, completed comprehensive strategic plans for downtown, and took ownership of a significant blighting commercial property along the riverfront.

Within this Action Plan, the City will continue to support those efforts including increasing homeownership, improving public parks and infrastructure, and concentrating redevelopment efforts in the downtown and riverfront areas.

Federal Stimulus funds are scheduled to be utilized to advance the City's planned activities. The Stimulus funds represent real opportunities to further long-standing community goals as well as respond to conditions created by the current economic climate.

Projects proposed in the 10-11 program year are fully detailed within the Table 3s starting on page 35. The projects as follows:

Administration and Planning		\$ 308,000.00
Economic Dev. Program Delivery		\$ 100,000.00
Uniroyal	Eco Dev	\$ 250,000.00
Housing Program Delivery	Housing	\$ 60,000.00
Housing Program Delivery(CNDC)	Housing	\$ 65,000.00
Ownership Production	Housing	\$ 200,000.00
Rental Production	Housing	\$ 47,000.00
Buyer Assistance	Housing	\$ 100,000.00
Navy Housing	Housing	\$ 250,000.00
Boys & Girls Club	Public Facility	\$ 100,000.00
Park's Project	Public Facility	\$ 150,000.00
Market Square	Public	\$ 250,000.00
West and School St	Infrastructure	\$ 400,000.00
Program Delivery	Public	\$ 125,000.00
Public Services		\$ 200,000.00
Total Funds Budgeted		\$2,605,000.00

General Questions

1. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed during the next year. Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.

2. **Describe the basis for allocating investments geographically within the jurisdiction (91.215(a)(1)) during the next year and the rationale for assigning the priorities.**
3. **Describe actions that will take place during the next year to address obstacles to meeting underserved needs.**
4. **Identify the federal, state, and local resources expected to be made available to address the needs identified in the plan. Federal resources should include Section 8 funds made available to the jurisdiction, Low-Income Housing Tax Credits, and competitive McKinney-Vento Homeless Assistance Act funds expected to be available to address priority needs and specific objectives identified in the strategic plan.**

Program Year 1 Action Plan General Questions response:

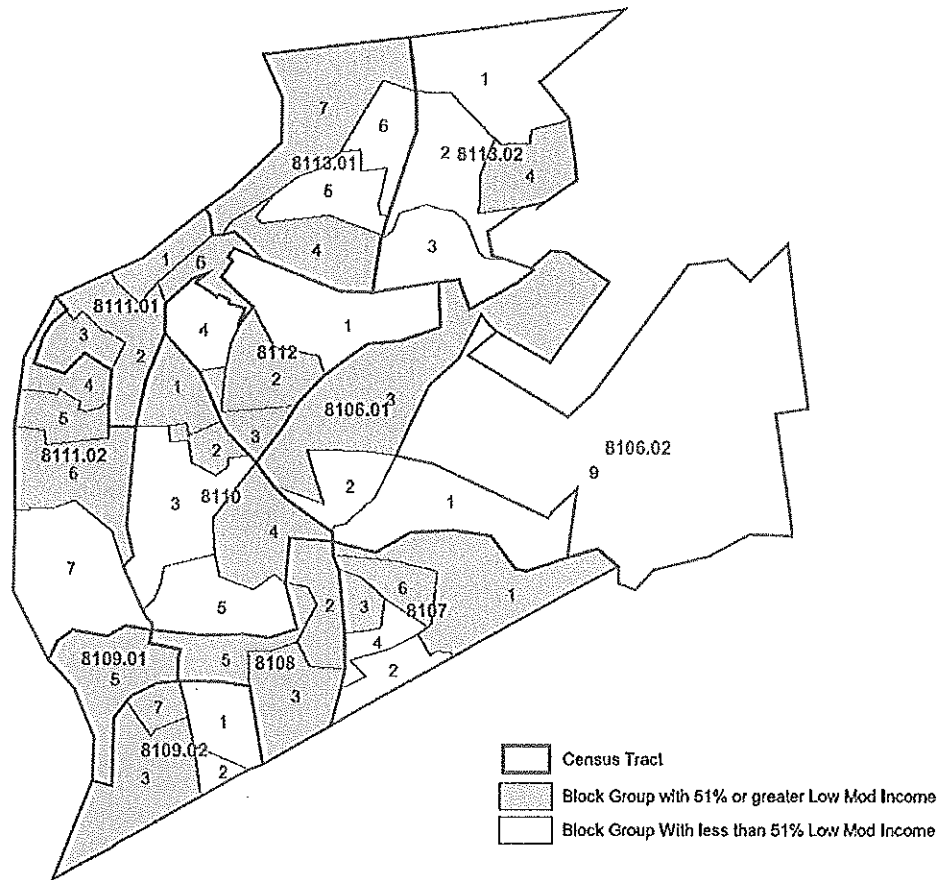
The City of Chicopee, Massachusetts is located in Hampden County, bordered by West Springfield, Springfield, Ludlow, Granby, South Hadley, and Holyoke. Chicopee is comprised of 12 census tracts which form the basis of its six neighborhoods and which also serve as the building blocks for the City.

The census tracts break into the following neighborhoods:

Neighborhood	Sub-Market	Census Tract
Neighborhood A - Chicopee Falls	Chicopee Falls	8107
	Szot Park	8108
Neighborhood B - Chicopee Center	West End	8109.01
	Chicopee Center South	8109.02
Neighborhood C - Aldenville	Sandy Hill	8110
	Aldenville	8112
Neighborhood D - Willimansett	Willimansett	8111.01
	Ferry Lane	8111.02
Neighborhood E - Fairview	Fairview West	8113.01
	Fairview East	8113.02
Neighborhood F - Burnett Road	Interchange	8106.01
	Burnett Road	8106.02

Of these Census Tracts, certain block groups contain a concentration of at least 51% low- or moderate-income people. HUD defines low- or moderate-income to mean that the household income is at or below 80% of area median income. A map of these eligible areas is included below.

CDBG Eligible Areas in Chicopee



Neighborhood demographics, selected housing indicators and data on households rents indicate that Chicopee Falls, Chicopee Center, and Willamansett are areas appropriate for HUD resources.

CHICOPEE NEIGHBORHOOD DEMOGRAPHICS

Table 7 - City of Chicopee, MA and Neighborhood Comparison: Selected Socioeconomic Data

	Chicopee	A	B	C	D	E	F
Total Population - 2000	64,653	9,837	6,295	9,564	11,149	10,985	6,886
% Change since 1990	-3.6%	-3.9%	-1.9%	-18.2%	14.6%	-6.4%	0.8%
% Minority (2000)	10.2%	7.2%	13.3%	4.0%	20.6%	9.2%	4.9%
% Hispanic (2000)	5.0%	6.3%	13.6%	2.8%	21.2%	4.7%	2.6%
Total Households - 2000	23,117	4,386	2,728	4,012	4,352	4,717	2,922
% Owner-Occupancy - 2000	69.3%	60.6%	42.7%	73.6%	46.6%	69.3%	71.3%
% Owner Householders 65+ Years	33.5%	42.2%	40.9%	39.7%	30.5%	32.0%	26.1%
Median Household Income - 2000	\$35,672	\$31,883	\$29,197	\$40,221	\$31,703	\$39,093	\$44,795
Med. Selling \$ - Single Family - 2002	\$121,350	\$120,000	\$115,000	\$124,000	\$109,000	\$128,250	\$126,400
Median Rent - 2002	\$575	\$572	\$507	\$584	\$567	\$687	\$582
Total Acreage (1)	12,319	1,015	492	1,327	814	1,711	2,297
Per Acre Residential Density	4.65	6.15	8.56	4.24	6.51	3.66	2.87

Note (1) : Approximately 4,662 acres not classified to specific neighborhoods.
Source: US Census, City of Chicopee and RKG Associates, Inc.

SELECTED HOUSING INDICATORS

	Chicopee	A	B	C	D	E	F
Total Housing Units - 2000	24,424	4,634	2,933	4,152	4,608	6,072	3,024
% Single Family and Mobile Home	64.2%	43.1%	33.6%	68.7%	42.9%	65.9%	69.0%
% Multi-Family	45.8%	56.9%	66.6%	31.3%	57.1%	34.1%	30.8%
% Chapter 40-B (2002)	9.7%	16.3%	12.9%	1.0%	18.6%	6.2%	0.2%
# of Units Built Prior to 1940	7,505	2,044	1,915	918	1,401	780	411
% of Units Built Prior to 1940	30.7%	44.1%	66.3%	22.1%	30.4%	15.5%	13.6%
# of Vacant Units - 2000	1,307	249	205	140	266	355	102
% Vacant Units in 2000	5.4%	5.4%	7.0%	3.4%	5.6%	7.0%	3.4%
% Change since 1990	22.7%	-7.4%	34.0%	-13.0%	22.5%	107.6%	NA
Total Assessment (FY03 In Mill) (1)	\$2,613.6	\$349.7	\$228.6	\$404.6	\$348.1	\$462.3	\$336.4
% of Total	100.0%	13.4%	8.7%	15.5%	13.3%	17.3%	12.9%

Note (1) : Approximately \$494.0 million, or 18.9% of assessment values could not be classified to specific neighborhoods.

Source: US Census, City of Chicopee and RKG Associates, Inc.

For the coming year at least 70 percent of the CDBG funding will be targeted to the low and moderate income persons/households. All programs and projects will aim to serve percentages of minorities at or above the minority level of the neighborhood(s) they serve.

While numerous obstacles inhibit the City's work to meet underserved needs and subpopulations, the two primary obstacles are:

1. The lack of private investment due to current economic conditions.
2. Insufficient resources to fully meet the priority needs of the low and moderate income residents of Chicopee.

Managing the Process

1. Identify the lead agency, entity, and agencies responsible for administering programs covered by the consolidated plan.

2. **Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.**
3. **Describe actions that will take place during the next year to enhance coordination between public and private housing, health, and social service agencies.**

Program Year 1 Action Plan Managing the Process response:

The Chicopee Office of Community Development (OCD) is the lead agency responsible for the City's Community Development Program and oversight over the expenditure of CDBG funding. In this capacity the OCD works in conjunction with a variety of public and private entities to develop and implement the program. The OCD partners with various public and private agencies, developers, and funding sources to encourage a comprehensive approach to revitalizing neighborhoods and supporting the self-empowerment of its residents. The OCD is also the municipal agency responsible for overseeing the development of the City's Five-Year Consolidated Plan.

Input was solicited from the Valley Opportunity Council, the Gateway Stakeholders Committee, the Downtown Planning Group, the WestMass Economic Development Corporation, and the Chicopee Neighborhood Development Corporation. This plan is included as part of the Holyoke-Westfield-Chicopee Consortium Action Plan submission.

The OCD has and continues to work closely with its partners to best identify and meet the needs of the community's citizens. These ongoing partnerships help the OCD to develop effective plans and projects to benefit its residents. Partners consulted regarding community needs include:

Primary Nonprofit Partners:	Chicopee Housing Authority, Valley Opportunity Council, Boys and Girls Club of Chicopee, Elms College, Chicopee Village Townhomes/Winn Residential, The Care Center, Valley Opportunity Council, Womanshelter Companeros
Primary Municipal Partners:	Mayor, City Council, Planning Department, Building and Health Departments, Council on Aging, Department of Public Works, Fire and Police Departments, Parks Department, School Department
Elder Services:	Chicopee Council on Aging, WestMass ElderCare, Chicopee Visiting Nurse Association, Hawthorn Services, Valley Opportunity Council
Youth Services:	Chicopee Boys and Girls Club, Pioneer Valley Boy Scouts, Elms College
Housing Development Partners:	Winn Development, Hall Keen, HAP Inc, Valley Opportunity Council, Chicopee Neighborhood Development Corporation (CNDC), Chicopee Housing Authority, MassHousing, CHAPA, MHP Fund
Economic Development:	Chicopee Chamber of Commerce City of Holyoke Office of Economic and Industrial Development

City of Springfield Office of Community Development
Economic Development Council of Western Massachusetts
Economic Development Partners, Mass Development
Massachusetts Office of Business and Development
Western Mass Enterprise Fund
WestMass Development Corporation, Westover Metropolitan
Development Corporation Solutions CDC, Western Mass
Enterprise Fund, WestMass Development Corporation,
Westover Metropolitan Development Corporation

Citizen Participation

- 1. Provide a summary of the citizen participation process.**
- 2. Provide a summary of citizen comments or views on the plan.**
- 3. Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.**
- 4. Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.**

***Please note that Citizen Comments and Responses may be included as additional files within the CPMP Tool.**

Program Year 1 Action Plan Citizen Participation response:

Chicopee's Citizen Participation Plan aims to involve citizens in all aspects of the development of the Consolidated Plan, any amendments to that plan, and the performance report. For the year of this action plan the citizen participation process was conducted according to the following process:

SECTION I. INFORMATION TO BE PROVIDED

- A.** The following information was be made available to the public:
- the amount of assistance the City expects to receive;
 - the range of activities to be undertaken;
 - method by which funds will be distributed;
 - schedule for the development of the Consolidated Plan;
 - the amount of assistance that will benefit low, very low, and extremely low income persons; and
 - plans to minimize the displacement of persons and the assistance to be provided any persons displaced.
- B.** The proposed Action Plan, and any amendment, shall not be submitted to HUD prior to the expiration of a 30-day comment period following notification. No Performance Report shall be submitted to HUD prior to the expiration of a 15-day comment period following notification.

SECTION II. ACCESS TO RECORDS

The OCD shall provide interested parties with reasonable and timely access to information and records relating to the jurisdiction's Consolidated Plan and use of assistance under programs covered by the Plan during the previous three (3) years. Access to other records will be made consistent with applicable local, state and federal disclosure policies. Document will also be available on the City's website for the entire review period.

SECTION III. TECHNICAL ASSISTANCE

The OCD will provide technical assistance to group representative of lower income persons and low income neighborhood interests. Such assistance shall include:

- responding to questions about program requirements;
- explaining the process by which assistance is distributed; and
- identifying parts of a proposal that need improvement.

SECTION IV. COMMUNITY OUTREACH, PUBLIC HEARINGS AND MEETINGS

During the program year the City broadened its community outreach process in order to solicit more resident and organization input than was received in prior years.

- A.** A Citizen Participation mailing list will be maintained by OCD. It will include interested individuals and organizations affected by OCD programs covered in the Consolidated Plan. Any person or organization may be added to the list by written request to the OCD or the Office of the Mayor. Notices of public hearings will be mailed, faxed or emailed to persons on the Citizen Participation list. Notices of other meetings and other information will be mailed as deemed relevant by the OCD.
- B.** Neighborhood meetings, focus groups and surveys will be undertaken to encourage involvement in the development of the Annual Action Plan.
- C.** The OCD conducts public hearings to obtain citizen views. At least one hearing shall occur during each of the review periods: one for comments on the DRAFT Annual Plan and another for the annual performance review.

The hearings shall collectively address the following subjects:

- housing and community development needs;
- development of the proposed Consolidated Plan; and
- program performance.

D. Notices

1. **Public Hearings:** In order to give adequate notice of public hearings, OCD will publish a notice or a news story prior to each public hearing in a newspaper of general circulation. The notice contained the date, time, place and purpose of the hearings. In some cases the notices will appear on the cable access channel's bulletin board.
2. **Time and Location:** The time and location of all public hearings, community meetings will be chosen with the accessibility to the handicapped and to the lower income community in mind.

SECTION V. COMMENTS AND COMPLAINTS

- A.** Oral or written comments from residents and organizations shall be considered in preparing the Final Consolidated Plan, any amendment to the plan, or the performance reviews. A summary of the comments and the disposition thereof will be included with the relevant document when submitted to HUD.
- B.** Written complaints concerning the Consolidated Plan, an amendment to the plan, or a performance review shall be responded to in writing by the OCD within fifteen (15) working days whenever practical.

SECTION VI. AMENDMENTS TO THE CONSOLIDATED PLAN

- A.** An amendment to the Plan will be required in order to:
 - 1.** Carry out an activity with funds covered by the Plan that was not previously described in the Action Plan, or
 - 2.** Substantial change in an activity described in the Action Plan:
 - a.** An increase/decrease in funds to an activity that is deemed significant.
 - b.** A change in the purpose, scope, location or beneficiaries of an activity if such change is deemed to constitute a new activity not previously listed in the Action Plan.
 - c.** A change in the method of distributing funds if the alternate method is not provided for in the Citizen Participation Plan.
- B.** An amendment to the Consolidated Plan requires:
 - 1.** Public notice of the availability of the amendment by publishing a summary in local newspapers and holding a public hearing.
 - 2.** A thirty (30) day comment period to afford citizens the opportunity to comment.
 - 3.** OCD consideration of all comments.
 - 4.** OCD must summarize the comments and the disposition thereof and submit the amendment and summary to HUD prior to implementing amendment.

During the planning process for this 2010-2011 Annual Action Plan, the City encouraged citizen participation through a variety of means, including:

- Holding two public hearings – first on needs and the current program and the second on the proposed plan;
- Working closely with services providers on issues of family self-sufficiency and refining outreach efforts and services to subsidized housing families;
- Consulting individually with partners identified above;
- Providing technical assistance to individuals and groups seeking help;
- Consulting with the Mayor, municipal departments, boards and commissions and the Chicopee Housing Authority; and
- Consulting with numerous public and private agencies throughout the state.

- Issued and reviewed responses to a request for proposals for projects and programs.
- Posted the DRAFT Annual Action Plan on the City's Internet page to encourage broader citizen participation.

Statement of Resources

Federal Grants

Sources	\$ Planned
CDBG/Entitlement	1,402,379
CDBG/Carry Over	500,000
HOME	347,000
HOPWA	N/A
ESG	N/A
Public Housing	
-Operating Fund	(estimate) 1,361,200
-Capital Fund	689,734
Hope VI Funds	N/A
Annual Contributions for Section 8 Tenant Based Assistance	\$2,058,000
Other Federal Grants:	
-CDBG Program Income	350,000
-HOME Program Income	7,000

Non Federal Sources

State Public Housing Subsidy	2,634,355
MHP State Bond – Soft	90,000
Second Financing	
Mass Rental Voucher Program (MRVP)	270,000
MassHousing	
-1 st Time Homebuyer	3,500,000
-Get the Lead Out & Home Improvement Loan	150,000

Institutional Structure

1. Describe actions that will take place during the next year to develop institutional structure.

Program Year 1 Action Plan Institutional Structure response:

The Cities of Chicopee, Westfield, and Holyoke make up the three-community HOME Consortium for Consolidated Planning. The City of Holyoke remains the Lead City.

The Chicopee Community Development Office works with the private sector, non-profit organizations, and other public institutions to oversee the goals of the Consolidated Plan. The principal partner for the OCD is the Chicopee Housing Authority. Additional primary partners include Valley Opportunity Council, Elms College and the Chicopee Boys and Girls Club. The strengths to this system include the positive lines of communication and spirit of collaboration among the communities and other organizations in the area. The weaknesses include an inability to control outside forces that are beyond the realm of the Consortium's responsibilities. The following list shows the relationship between different organizations within the jurisdiction.

Primary Nonprofit Partners:	Chicopee Housing Authority, Valley Opportunity Council, Boys and Girls Club of Chicopee, Elms College, Chicopee Village Townhomes/Winn Residential, The Care Center, Valley Opportunity Council, Womanshelter Companeros
Primary Municipal Partners:	Mayor, City Council, Planning Department, Building and Health Departments, Council on Aging, Department of Public Works, Fire and Police Departments, Parks Department, School Department
Elder Services:	Chicopee Council on Aging, WestMass ElderCare, Chicopee Visiting Nurse Association, Valley Opportunity Council
Youth Services:	Chicopee Boys and Girls Club, Pioneer Valley Boy Scouts, Elms College
Housing Development Partners:	Winn Development, Hall Keen, HAP Inc, Valley Opportunity Council, Chicopee Neighborhood Development Corporation (CNDC)
Economic Development:	Chicopee Chamber of Commerce City of Holyoke Office of Economic and Industrial Development City of Springfield Office of Community Development Economic Development Council of Western Massachusetts Economic Development Partners, Mass Development Massachusetts Office of Business and Development, Western Mass Enterprise Fund

During the program year, the Office will continue to consult with and coordinate efforts with the organizations listed above.

Monitoring

- 1. Describe actions that will take place during the next year to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.**

Program Year 1 Action Plan Monitoring response:

The OCD contracts in writing with its CDBG subrecipients for housing and community development activities to ensure compliance with CDBG and HOME program requirements and other federal requirements, including environmental review records, which are maintained for all projects to show compliance with federal regulations.

The Department maintains agreements with subrecipients of the program funds that require compliance with programmatic statutes and regulations. The department is responsible for ensuring that subrecipients comply with all regulations governing their administrative, financial and programmatic operations and confirm that the subrecipients are achieving their performance objectives within the contractual schedule and budget and performance measurement system. OCD uses a coordinated project monitoring process, including coordinated fiscal and program on-site monitoring visits.

The monitoring process includes these essential components:

a. Progress Reports

All subrecipients are required to submit status reports to OCD. Reports are reviewed to ensure that subrecipients are undertaking the activities contained within the Scope of Service and that they have achieved or are making diligent efforts to achieve the goals and objectives contained within the contract.

b. Invoicing

Requests for payment are submitted on a reimbursement basis. The Subrecipient submits a Requisition Form accompanied by all source documentation totaling the amount of the request. Source documentation includes: time sheets, invoices, canceled checks, purchase orders, and other sufficient documentation to justify the expenditures. In addition to source documentation, all requests for payment must include a status/progress report.

The Department will review the request for payment to determine if it is reasonable, appropriate and in accordance with the contract. If source documentation and monitoring are satisfactory, the request will be scheduled for payment. If deficiencies are found, the Subrecipient is notified immediately.

OCD is unable to process any requests for payment that do not include source documentation and a current progress report. Payment is contingent on: 1) expenditures being in accordance with the agreement and 2) satisfactory monitoring with no other outstanding issues.

The Director is responsible for ensuring that timeliness standards are met.

c. Monitoring

All subrecipients will be monitored during the program year. In some cases the Office monitors the activity on site. In other cases, the Office utilizes the quarterly reports to monitor progress.

d. On-Site Monitoring

A notification letter is sent to the subrecipient confirming the date and the scope of the monitoring and a description of the information that will be required at the visit.

At the visit the monitor will review project files to verify (1) that the activities undertaken by the subrecipient are appropriate to satisfy the contractual obligations and (2) the accuracy of the information contained within the monthly progress reports, and (3) that the subrecipient is properly administering and implementing the program within federal guidelines. In addition, the Monitor ensures that the subrecipient is achieving or making diligent efforts to achieve the goals and objectives stated in the contract.

e. Follow-up

As a follow-up to a monitoring visit, the monitor will send a determination of compliance letter notifying the subrecipient of the monitoring results. The letter will detail the purpose of the visit, provide feedback, and address areas for improvement, if necessary. This letter will be reviewed by the appropriate party prior to being sent to the subrecipient.

If the monitor identified findings, the corrective action will be recommended to the subrecipient. If the monitor has any concerns, specific recommendations will be provided to the subrecipient. The subrecipient will be required to provide to OCD a written response describing how the subrecipient will resolve any findings and correct any deficiency identified in the letter.

Upon receipt of the subrecipient's response to identified findings or concerns, the Monitor will determine if a follow-up site visit is necessary to ensure that (1) corrective action was taken and (2) the agency is now complying and performing in accordance with its contract.

f. Long term Compliance

OCD maintains a system to ensure the long-term compliance of programs and projects. These project specific requirements are monitored annually by the appropriate program staff. The annual monitoring may require on-site inspections, a field review of beneficiary/tenant income, and rental structures.

For HOME, the portfolio of HOME rental projects is inspected regularly as required within the project's recertification process. The City ensures that long term affordability restrictions are met. OCD requires annual submission of project compliance reports, recertification of tenant income, copies of source documentation verifying tenant income, and copies of current, signed tenant lease agreements.

g. Performance Measurement System

The City has fully implemented HUD's new performance measurement standards into its programming, including performance in meeting the goals and objectives set forth in the City's Five Year Consolidated Plan. Oversight of system implementation and ongoing management will be conducted by the Director.

Lead-based Paint

- 1. Describe the actions that will take place during the next year to evaluate and reduce the number of housing units containing lead-based paint hazards in order to increase the inventory of lead-safe housing available to extremely low-income, low-income, and moderate-income families, and how the plan for the reduction of lead-based hazards is related to the extent of lead poisoning and hazards.**

Program Year 1 Action Plan Lead-based Paint response:

The City of Chicopee, along with its Consortium partners, continues to address lead-based paint in older housing stock and its health dangers to children. During the next year the City will take action on the following in order to reduce the hazards of lead-based paint in housing and reduce the possibilities of lead poisoning in children:

- The Chicopee Office of Community Development (OCD) will continue to promote and make referrals to MassHousing's "Get the Lead Out" program. The program is administered locally by local lenders and provides loans and grants to remove lead-based paint hazards from one to four unit properties.
- All housing renovated using HOME and CDBG funds will be in full compliance with the state and federal lead regulations.

HOUSING

Specific Housing Objectives

***Please also refer to the Housing Needs Table in the Needs.xls workbook.**

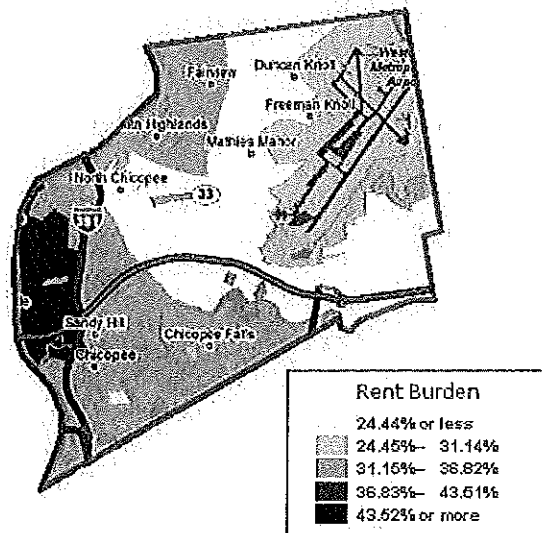
- 1. Describe the priorities and specific objectives the jurisdiction hopes to achieve during the next year.**

2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.

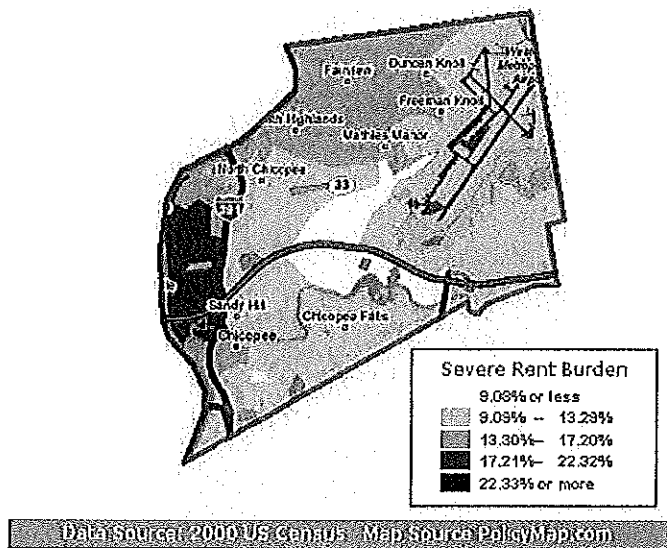
Program Year 1 Action Plan Specific Objectives response:

During the upcoming year, the City intends to further efforts undertaken in the 09-10 program year. Specifically it will:

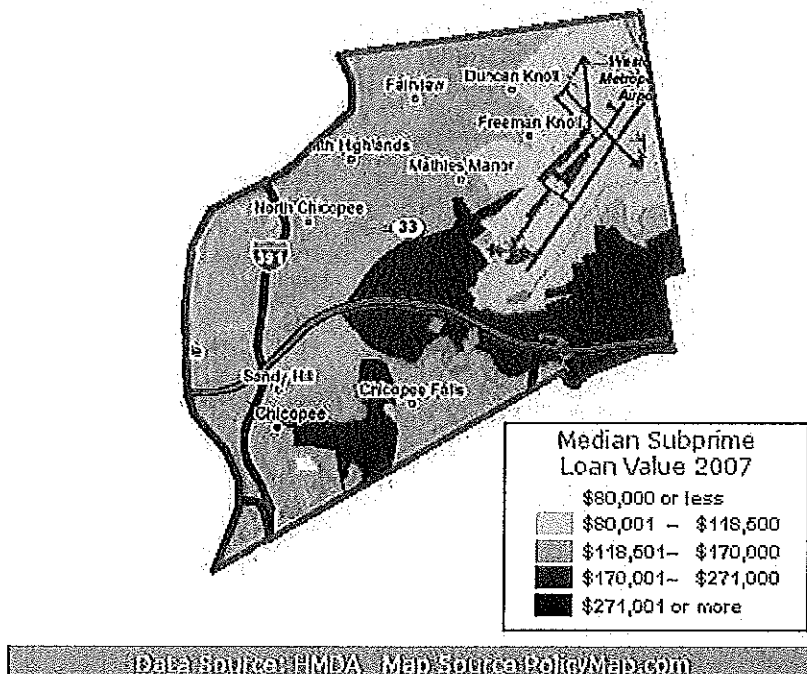
- Continue to build capacity within the housing and development community to respond effectively to community needs and development opportunities.
Data illustrates that many households within the City's target neighborhoods experience rent burdens, over 43% of the Willimansett neighborhood residents experience a rent burden and a full 22% have a severe rent burden. Creating affordable housing throughout the City is clearly a need. .



Data Source: 2000 US Census Map Source: PolicyMap.com



- To develop and implement programmatic responses to market conditions including the sub-prime mortgage crisis, the resulting increase in foreclosure and decrease in housing values. Although current reports on home foreclosures in the region indicate that Chicopee is not being hit as hard as neighboring communities, dipping property values do indicate that Chicopee is affected negatively by the downturn in the economy. The City will support existing homeowners through foreclosure prevention work and adjusting its production work to support a stable homeownership base.



The City reasonably expects the following federal, state, and local resources to be available to address the needs:

- HOME funds will be available to support internal capacity as well as the capacity of the CNDC, a Community Housing Development Organization (CHDO).
- HOME funds will be used to directly support redevelopment of problem properties. In such efforts the city would expect HOME funds to leverage the additional resources including Low-Income Housing Tax Credits (federal), Historic Tax Credits (federal), Housing Innovation Funds (state), the Affordable Housing Trust Fund (state), and private first mortgage money.
- Foreclosure Prevention Funds applied for on a regional effort will be used to support foreclosure efforts. The City will seek to work within the regional partnership to create local mortgage loan pools funded by a consortium of local lenders to assist in the efforts.
- Private Mortgage Financing will be used to support homeownership opportunities. Sources of such financing will include specialized state products offered by MassHousing as well as the "soft second" program administered by MassHousing Partnership Fund.
- General government funding will be used to support the efforts to create a 40B district, promote use of tax and/or increment financing, and to enforce housing code standards on blighting properties.

Needs of Public Housing

- 1. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake during the next year to encourage public housing residents to become more involved in management and participate in homeownership.**
- 2. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation during the next year.**

Program Year 1 Action Plan Public Housing Strategy response:

Chicopee OCD has formed an effective and positive partnership with the CHA. Through this relationship CHA plays a significant role in helping the OCD achieve its community development objectives.

OCD and CHA will continue to work together to develop new resident services and to work with public housing residents on issues around economic self-sufficiency, adult education, and parenting skills. The City will be following the strategic recommendations made by Housing Partners Inc. for long-term, as well as immediate actions to be taken by the City through OCD and its housing partner, the Chicopee Housing Authority:

The Chicopee Housing Authority is **not** designated as "Troubled"

Barriers to Affordable Housing

1. Describe the actions that will take place during the next year to remove barriers to affordable housing.

Program Year 1 Action Plan Barriers to Affordable Housing response:

The City of Chicopee has been certified under Executive Order 418 Housing Certification for the Commonwealth of Massachusetts. As a certified community, Chicopee has developed a clear strategy to provide affordable housing to households with a broad range of incomes. The City has also worked to remove common regulatory barriers to the development of affordable housing including:

- Developing a comprehensive plan with a housing component and estimated housing needs for all income ranges,
- Adopting zoning regulations and land use controls in conformance with housing plan,
- Not requiring building size requirements in excess of housing or health codes,
- Not requiring development impact fees,
- Adopting recent version of the nationally recognized building codes,
- Allowing manufactured housing "as of right,"
- Completing a comprehensive housing study and establishing a housing task force,
- Instituting regulatory reforms as a result of the comprehensive housing study,
- Developing a single consolidated permit process,
- Expediting permitting for affordable housing projects,
- Establishing timelines for government review and approval of development projects,
- Exploring accessory apartments and in-fill housing ordinances, and
- Not requiring public hearings or reviews for affordable housing projects.

Given that the City of Chicopee has met its ten-percent affordable housing requirement under the State's Chapter 40B, the City will now stress the preservation of its current affordable housing stock, as well as creation of new infill affordable homeownership units. Chicopee has completed a major housing and economic development study to advance the adoption of an EO 418 Community Development Plan.

The programming was also developed as a means to address barriers to housing choice for low income single females with children who may be limited in their choice of housing by income, education and language. More information on addressing this barrier to housing choice and affordable housing can be found in the City's Fair Housing Plan/Analysis of Impediments.

HOME/ American Dream Down payment Initiative (ADDI)

1. Describe other forms of investment not described in § 92.205(b).
2. If the participating jurisdiction (PJ) will use HOME or ADDI funds for homebuyers, it must state the guidelines for resale or recapture, as required in § 92.254 of the HOME rule.

3. If the PJ will use HOME funds to refinance existing debt secured by multifamily housing that is that is being rehabilitated with HOME funds, it must state its refinancing guidelines required under § 92.206(b). The guidelines shall describe the conditions under which the PJ will refinance existing debt. At a minimum these guidelines must:
 - a. Demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing.
 - b. Require a review of management practices to demonstrate that disinvestments in the property has not occurred; that the long-term needs of the project can be met; and that the feasibility of serving the targeted population over an extended affordability period can be demonstrated.
 - c. State whether the new investment is being made to maintain current affordable units, create additional affordable units, or both.
 - d. Specify the required period of affordability, whether it is the minimum 15 years or longer.
 - e. Specify whether the investment of HOME funds may be jurisdiction-wide or limited to a specific geographic area, such as a neighborhood identified in a neighborhood revitalization strategy under 24 CFR 91.215(e)(2) or a Federally designated Empowerment Zone or Enterprise Community.
 - f. State that HOME funds cannot be used to refinance multifamily loans made or insured by any federal program, including CDBG.
4. If the PJ is going to receive American Dream Down payment Initiative (ADDI) funds, please complete the following narratives:
 - a. Describe the planned use of the ADDI funds.
 - b. Describe the PJ's plan for conducting targeted outreach to residents and tenants of public housing and manufactured housing and to other families assisted by public housing agencies, for the purposes of ensuring that the ADDI funds are used to provide down payment assistance for such residents, tenants, and families.

Describe the actions to be taken to ensure the suitability of families receiving ADDI funds to undertake and maintain homeownership, such as provision of housing counseling to homebuyers.

Program Year 1 Action Plan HOME response:

The City of Chicopee is part of a HOME Consortium with the Cities of Holyoke and Westfield. The description of HOME funds is contained within the Consortiums Annual Plan. In the 2010-2011, the City of Chicopee has committed its HOME funds to the following efforts:

1. CHDO Operating
2. Down Payment and Closing Cost Assistance
3. Homeownership Development
4. Rental Rehabilitation

A full description of the HOME funding is within the Consortium's Annual Plan.

Specific Homeless Prevention Elements

*Please also refer to the Homeless Needs Table in the Needs.xls workbook.

1. Sources of Funds—Identify the private and public resources that the jurisdiction expects to receive during the next year to address homeless needs and to prevent homelessness. These include the McKinney-Vento Homeless Assistance Act programs, other special federal, state and local and private funds targeted to homeless individuals and families with children, especially the chronically homeless, the HUD formula programs, and any publicly-owned land or property. Please describe, briefly, the jurisdiction's plan for the investment and use of funds directed toward homelessness.
2. Homelessness—In a narrative, describe how the action plan will address the specific objectives of the Strategic Plan and, ultimately, the priority needs identified. Please also identify potential obstacles to completing these action steps.
3. Chronic homelessness—The jurisdiction must describe the specific planned action steps it will take over the next year aimed at eliminating chronic homelessness by 2012. Again, please identify barriers to achieving this.
4. Homelessness Prevention—The jurisdiction must describe its planned action steps over the next year to address the individual and families with children at imminent risk of becoming homeless.
5. Discharge Coordination Policy—Explain planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how, in the coming year, the community will move toward such a policy.

Program Year 1 Action Plan Homeless Prevention response

The City recognizes that housing and homelessness are regional issues, which must be addressed at least, in part, through cooperative efforts. Therefore, the City's strategy to address the priority needs of the homeless includes the following objectives:

- Supporting efforts by non-profit and other developers to provide permanent, affordable housing, especially for families with priority; to rehabilitate and reuse deteriorated existing structures in downtown; and achieve other housing objectives from the five year plan.
- Work with other cities, social service providers and housing agencies to develop and implement regional approaches for prevention services, emergency shelter services and transitional living.
- Provision of funding to support counseling programs and other prevention activities, which provide services to families and individuals that are at risk of homelessness.

Community Development

*Please also refer to the Community Development Table in the Needs.xls workbook.

- 1. Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (formerly Table 2B), public facilities, public improvements, public services and economic development.**
- 2. Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons.**

***Note:** Each specific objective developed to address a priority need, must be identified by number and contain proposed accomplishments, the time period (i.e., one, two, three, or more years), and annual program year numeric goals the jurisdiction hopes to achieve in quantitative terms, or in other measurable terms as identified and defined by the jurisdiction.

Program Year 1 Action Plan Community Development response:

The City's overall community development aims are as follows:

- To provide for the care and needs of the city's population with respect to education, public safety, recreation and other municipal services;
- To assist in providing for vulnerable populations especially the elderly and disabled;
- To encourage and sustain economic development activities within the community in order to further stimulate job retention, creation and industrial/commercial expansion;
- To provide programming and facilities required to meet the above; and
- To generate revenues through the property tax base as a means of funding the provision of goods and services to its citizens.

Specific community development recommendations from the 2004 RKG Study include:

- use a "new urbanism" approach to neighborhood revitalization;
- strengthen neighborhood village settings through road and sidewalk improvements;
- redevelop underutilized and blighted industrial properties (brownfields) such as the former Uniroyal site;
- expand neighborhood services and facilities for low/moderate income residents;
- expand youth programs and facilities;
- encourage family self-sufficiency;
- identify problem properties for acquisition and demolition;
- ensure appropriate buffers between conflicting land uses;
- enhance senior services and facilities;
- work with developers to encourage complimentary retail businesses;

Based on the City's community development aims and the recommendations from RKG, the following are of highest priority for community development funding the year:

- Neighborhood street and public infrastructure improvements
- Neighborhood parks and recreational facilities;
- Self-sufficiency programming and services including adult basic education, financial literacy, job readiness training, parenting skills training;

- Brownfield clearance and redevelopment;
- Youth services and facilities;
- Community service centers; and
- Senior services and facilities.
- Homeownership and foreclosure prevention projects and programming.

Antipoverty Strategy

1. Describe the actions that will take place during the next year to reduce the number of poverty level families.

Program Year 1 Action Plan Antipoverty Strategy response:

Valley Opportunity Council (VOC) and Chicopee OCD are major partners in addressing community development needs in the city. VOC has developed a Strategic Plan utilizing the Results-Oriented Management and Accountability approach that identifies community needs and proposes various antipoverty strategies that guides their program delivery. The following is a list of their actions:

- Early Education & Childcare
- Elder Program (Senior Volunteers, health services)
- Energy Program (LAZER)
- IDA Program
- Family Life Services Case Management
- WIC Program
- Summer Food Lunch
- Farmers Market
- Food Stamp Outreach
- Transportation Program
- Citizenship Classes
- Homeless Intervention
- Low-income Property Management
- SRO Property Management
- Main Street Shelter
- ESOL, ABE & GED Instruction
- Career Counseling (Trio Program)

Chicopee OCD will continue to work with VOC and other supportive agencies in the community to develop and implement antipoverty and family self-sufficiency strategies. In addition to working with VOC, the Chicopee OCD has partnered with a private, low-income housing development, Chicopee Village Townhomes (CVT), to fund a Resident Services Coordinator position to work with low-income residents on issues of self-sufficiency. See attached VOC'S FY 2007 CSBG Program work plan.

NON-HOMELESS SPECIAL NEEDS HOUSING

Non-homeless Special Needs (91.220 (c) and (e))

***Please also refer to the Non-homeless Special Needs Table in the Needs.xls workbook.**

- 1. Describe the priorities and specific objectives the jurisdiction hopes to achieve for the period covered by the Action Plan.**
- 2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.**

Program Year 1 Action Plan Specific Objectives response:

A major priority for the City is to address the issue of non-elderly residents residing in public housing projects that were intended originally to serve low-income elders. At present there is a mix of elderly and disabled residents residing in elderly housing. In Robinson, Bury, Birch Bark, and Canterbury Arms 20% or more of their residents are disabled, non-elders. In Bury and at Canterbury Arms this amount is even more with 40% and 48% classified as disabled non-elders, respectively. In both properties the number of disabled non-elders is greater than the number of elders. Mixing the elderly population with the disabled non-elder population has resulted in living environments that do not fully benefit either group.

It is a priority of the City to explore opportunities for providing more assisted living and supportive housing for the disabled and for frail elders who may require such services in order to more fully participate in society. The OCD will use CDBG, HOME and other available funds to expand the supportive and assisted living housing stock in the community. The OCD plans to partner with the CHA, non-profit organizations, and/or private-sector housing development groups in order to better meet the needs of its elderly, frail elderly and disabled residents.

Other Narrative

Include any Action Plan information that was not covered by a narrative in any other section.

Grantee Name: **City of Chicopee Massachusetts**

Project Name: CDBG Administration							
Description:	IDIS Project #: UOG Code: UOG Code						
The Office of Community Development will use these funds for the Planning and execution of the CDBG Program including general management and oversight.							
Location: N/A	Priority Need Category Select one: Planning/Administration ▼						
Expected Completion Date: 6/30/2011	Explanation:						
Objective Category <input type="radio"/> Decent Housing <input type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity	Specific Objectives						
Outcome Categories <input type="checkbox"/> Availability/Accessibility <input type="checkbox"/> Affordability <input type="checkbox"/> Sustainability	1. <input type="text"/> ▼ 2. <input type="text"/> ▼ 3. <input type="text"/> ▼						
Project-level Accomplishments	Accompl. Type: ▼	Proposed			Accompl. Type: ▼	Proposed	
		Underway				Underway	
		Complete				Complete	
	Accompl. Type: ▼	Proposed			Accompl. Type: ▼	Proposed	
		Underway				Underway	
		Complete				Complete	
	Accompl. Type: ▼	Proposed			Accompl. Type: ▼	Proposed	
		Underway				Underway	
		Complete				Complete	
Proposed Outcome		Performance Measure		Actual Outcome			
21A General Program Administration 570.206 ▼				Matrix Codes ▼			
Matrix Codes ▼				Matrix Codes ▼			
Matrix Codes ▼				Matrix Codes ▼			
Program Year 1	CDBG ▼	Proposed Amt.	280,474		Fund Source: ▼	Proposed Amt.	
		Actual Amount				Actual Amount	
	Fund Source: ▼	Proposed Amt.			Fund Source: ▼	Proposed Amt.	
		Actual Amount				Actual Amount	
	Accompl. Type: ▼	Proposed Units			Accompl. Type: ▼	Proposed Units	
		Actual Units				Actual Units	
	Accompl. Type: ▼	Proposed Units			Accompl. Type: ▼	Proposed Units	
		Actual Units				Actual Units	

Program Year 2	Fund Source: ▼	Proposed Amt.			Fund Source: ▼	Proposed Amt.	
		Actual Amount				Actual Amount	
	Fund Source: ▼	Proposed Amt.			Fund Source: ▼	Proposed Amt.	
		Actual Amount				Actual Amount	
	Accompl. Type: ▼	Proposed Units			Accompl. Type: ▼	Proposed Units	
		Actual Units				Actual Units	
	Accompl. Type: ▼	Proposed Units			Accompl. Type: ▼	Proposed Units	
		Actual Units				Actual Units	
Program Year 3	Fund Source: ▼	Proposed Amt.			Fund Source: ▼	Proposed Amt.	
		Actual Amount				Actual Amount	
	Fund Source: ▼	Proposed Amt.			Fund Source: ▼	Proposed Amt.	
		Actual Amount				Actual Amount	
	Accompl. Type: ▼	Proposed Units			Accompl. Type: ▼	Proposed Units	
		Actual Units				Actual Units	
	Accompl. Type: ▼	Proposed Units			Accompl. Type: ▼	Proposed Units	
		Actual Units				Actual Units	
Program Year 4	Fund Source: ▼	Proposed Amt.			Fund Source: ▼	Proposed Amt.	
		Actual Amount				Actual Amount	
	Fund Source: ▼	Proposed Amt.			Fund Source: ▼	Proposed Amt.	
		Actual Amount				Actual Amount	
	Accompl. Type: ▼	Proposed Units			Accompl. Type: ▼	Proposed Units	
		Actual Units				Actual Units	
	Accompl. Type: ▼	Proposed Units			Accompl. Type: ▼	Proposed Units	
		Actual Units				Actual Units	
Program Year 5	Fund Source: ▼	Proposed Amt.			Fund Source: ▼	Proposed Amt.	
		Actual Amount				Actual Amount	
	Fund Source: ▼	Proposed Amt.			Fund Source: ▼	Proposed Amt.	
		Actual Amount				Actual Amount	
	Accompl. Type: ▼	Proposed Units			Accompl. Type: ▼	Proposed Units	
		Actual Units				Actual Units	
	Accompl. Type: ▼	Proposed Units			Accompl. Type: ▼	Proposed Units	
		Actual Units				Actual Units	

Project (1)

Program Year 2	CDBG	▼	Proposed Amt.	100000		Fund Source:	▼	Proposed Amt.	
			Actual Amount					Actual Amount	
	Fund Source:	▼	Proposed Amt.			Fund Source:	▼	Proposed Amt.	
			Actual Amount					Actual Amount	
	Other	▼	Proposed Units	1		Accompl. Type:	▼	Proposed Units	
			Actual Units					Actual Units	
	Accompl. Type:	▼	Proposed Units			Accompl. Type:	▼	Proposed Units	
			Actual Units					Actual Units	
Program Year 3	CDBG	▼	Proposed Amt.	100000		Fund Source:	▼	Proposed Amt.	
			Actual Amount					Actual Amount	
	Fund Source:	▼	Proposed Amt.			Fund Source:	▼	Proposed Amt.	
			Actual Amount					Actual Amount	
	Other	▼	Proposed Units	1		Accompl. Type:	▼	Proposed Units	
			Actual Units					Actual Units	
	Accompl. Type:	▼	Proposed Units			Accompl. Type:	▼	Proposed Units	
			Actual Units					Actual Units	
Program Year 4	CDBG	▼	Proposed Amt.	100000		Fund Source:	▼	Proposed Amt.	
			Actual Amount					Actual Amount	
	Fund Source:	▼	Proposed Amt.			Fund Source:	▼	Proposed Amt.	
			Actual Amount					Actual Amount	
	Other	▼	Proposed Units	1		Accompl. Type:	▼	Proposed Units	
			Actual Units					Actual Units	
	Accompl. Type:	▼	Proposed Units			Accompl. Type:	▼	Proposed Units	
			Actual Units					Actual Units	
Program Year 5	CDBG	▼	Proposed Amt.	100000		Fund Source:	▼	Proposed Amt.	
			Actual Amount					Actual Amount	
	Fund Source:	▼	Proposed Amt.			Fund Source:	▼	Proposed Amt.	
			Actual Amount					Actual Amount	
	Other	▼	Proposed Units	1		Accompl. Type:	▼	Proposed Units	
			Actual Units					Actual Units	
	Accompl. Type:	▼	Proposed Units			Accompl. Type:	▼	Proposed Units	
			Actual Units					Actual Units	

Project Name:		Economic Development Uniroyal/Facemate Clearance					
Description:		IDIS Project #:		UOG Code: UOG Code			
CDBG funds will be used for eligible costs related to the clearance of the Uniroyal/Facemate site to make way for area improvements.							
Location:		Priority Need Category					
CDBG Target Areas		Select one:		Economic Development ▼			
Expected Completion Date:		Explanation:					
6/30/2011							
Objective Category <input type="radio"/> Decent Housing <input type="radio"/> Suitable Living Environment <input checked="" type="radio"/> Economic Opportunity		Specific Objectives					
Outcome Categories <input checked="" type="checkbox"/> Availability/Accessibility <input type="checkbox"/> Affordability <input type="checkbox"/> Sustainability		1	Remediate and redevelop brownfields		▼		
		2			▼		
		3			▼		
Project-level Accomplishments	Other ▼	Proposed	1		Accompl. Type: ▼	Proposed	
		Underway				Underway	
		Complete				Complete	
	Accompl. Type: ▼	Proposed			Accompl. Type: ▼	Proposed	
		Underway				Underway	
		Complete				Complete	
	Accompl. Type: ▼	Proposed			Accompl. Type: ▼	Proposed	
		Underway				Underway	
		Complete				Complete	
Proposed Outcome		Performance Measure		Actual Outcome			
04A Clean-up of Contaminated Sites 570.201(d) ▼		Matrix Codes ▼		Matrix Codes ▼			
Matrix Codes ▼		Matrix Codes ▼		Matrix Codes ▼			
Matrix Codes ▼		Matrix Codes ▼		Matrix Codes ▼			
Program Year 1	CDBG ▼	Proposed Amt.	250,000		Fund Source: ▼	Proposed Amt.	
		Actual Amount				Actual Amount	
	Fund Source: ▼	Proposed Amt.			Fund Source: ▼	Proposed Amt.	
		Actual Amount				Actual Amount	
	Other ▼	Proposed Units	1		Accompl. Type: ▼	Proposed Units	
		Actual Units				Actual Units	
	Accompl. Type: ▼	Proposed Units			Accompl. Type: ▼	Proposed Units	
		Actual Units				Actual Units	

Program Year 2	Fund Source:	▼	Proposed Amt.	300000	Fund Source:	▼	Proposed Amt.	
			Actual Amount				Actual Amount	
	Fund Source:	▼	Proposed Amt.		Fund Source:	▼	Proposed Amt.	
			Actual Amount				Actual Amount	
	Other	▼	Proposed Units	1	Accompl. Type:	▼	Proposed Units	
			Actual Units				Actual Units	
	Accompl. Type:	▼	Proposed Units		Accompl. Type:	▼	Proposed Units	
			Actual Units				Actual Units	
Program Year 3	Fund Source:	▼	Proposed Amt.	300000	Fund Source:	▼	Proposed Amt.	
			Actual Amount				Actual Amount	
	Fund Source:	▼	Proposed Amt.		Fund Source:	▼	Proposed Amt.	
			Actual Amount				Actual Amount	
	Other	▼	Proposed Units	1	Accompl. Type:	▼	Proposed Units	
			Actual Units				Actual Units	
	Accompl. Type:	▼	Proposed Units		Accompl. Type:	▼	Proposed Units	
			Actual Units				Actual Units	
Program Year 4	CDBG	▼	Proposed Amt.	300000	Fund Source:	▼	Proposed Amt.	
			Actual Amount				Actual Amount	
	Fund Source:	▼	Proposed Amt.		Fund Source:	▼	Proposed Amt.	
			Actual Amount				Actual Amount	
	Other	▼	Proposed Units	1	Accompl. Type:	▼	Proposed Units	
			Actual Units				Actual Units	
	Accompl. Type:	▼	Proposed Units		Accompl. Type:	▼	Proposed Units	
			Actual Units				Actual Units	
Program Year 5	CDBG	▼	Proposed Amt.	300000	Fund Source:	▼	Proposed Amt.	
			Actual Amount				Actual Amount	
	Fund Source:	▼	Proposed Amt.		Fund Source:	▼	Proposed Amt.	
			Actual Amount				Actual Amount	
	Other	▼	Proposed Units	1	Accompl. Type:	▼	Proposed Units	
			Actual Units				Actual Units	
	Accompl. Type:	▼	Proposed Units		Accompl. Type:	▼	Proposed Units	
			Actual Units				Actual Units	

Grantee Name: **City of Chicopee Massachusetts**

Project Name: HOME Administration						
Description:	IDIS Project #: UOG Code: UOG Code					
The Office of Community Development will use these funds for the Planning and execution of the HOME Program including general management and oversight.						
Location: N/A	Priority Need Category Select one: Planning/Administration ▼					
Expected Completion Date: 6/30/2011	Explanation:					
Objective Category <input type="radio"/> Decent Housing <input type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity	Specific Objectives					
Outcome Categories <input type="checkbox"/> Availability/Accessibility <input type="checkbox"/> Affordability <input type="checkbox"/> Sustainability	1. <input type="text"/> ▼ 2. <input type="text"/> ▼ 3. <input type="text"/> ▼					
Project-level Accomplishments	Accompl. Type: ▼	Proposed		Accompl. Type: ▼	Proposed	
		Underway			Underway	
		Complete			Complete	
	Accompl. Type: ▼	Proposed		Accompl. Type: ▼	Proposed	
		Underway			Underway	
		Complete			Complete	
	Accompl. Type: ▼	Proposed		Accompl. Type: ▼	Proposed	
		Underway			Underway	
		Complete			Complete	
Proposed Outcome		Performance Measure		Actual Outcome		
21A General Program Administration 570.206 ▼		Matrix Codes ▼				
Matrix Codes ▼		Matrix Codes ▼				
Matrix Codes ▼		Matrix Codes ▼				
Program Year 1	HOME ▼	Proposed Amt.	38,654	Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	

Program Year 2	HOME	▼	Proposed Amt.	38654		Fund Source:	▼	Proposed Amt.	
			Actual Amount					Actual Amount	
	Fund Source:	▼	Proposed Amt.			Fund Source:	▼	Proposed Amt.	
			Actual Amount					Actual Amount	
	Accompl. Type:	▼	Proposed Units			Accompl. Type:	▼	Proposed Units	
			Actual Units					Actual Units	
	Accompl. Type:	▼	Proposed Units			Accompl. Type:	▼	Proposed Units	
			Actual Units					Actual Units	
Program Year 3	HOME	▼	Proposed Amt.	38654		Fund Source:	▼	Proposed Amt.	
			Actual Amount					Actual Amount	
	Fund Source:	▼	Proposed Amt.			Fund Source:	▼	Proposed Amt.	
			Actual Amount					Actual Amount	
	Accompl. Type:	▼	Proposed Units			Accompl. Type:	▼	Proposed Units	
			Actual Units					Actual Units	
	Accompl. Type:	▼	Proposed Units			Accompl. Type:	▼	Proposed Units	
			Actual Units					Actual Units	
Program Year 4	HOME	▼	Proposed Amt.	38654		Fund Source:	▼	Proposed Amt.	
			Actual Amount					Actual Amount	
	Fund Source:	▼	Proposed Amt.			Fund Source:	▼	Proposed Amt.	
			Actual Amount					Actual Amount	
	Accompl. Type:	▼	Proposed Units			Accompl. Type:	▼	Proposed Units	
			Actual Units					Actual Units	
	Accompl. Type:	▼	Proposed Units			Accompl. Type:	▼	Proposed Units	
			Actual Units					Actual Units	
Program Year 5	HOME	▼	Proposed Amt.	38654		Fund Source:	▼	Proposed Amt.	
			Actual Amount					Actual Amount	
	Fund Source:	▼	Proposed Amt.			Fund Source:	▼	Proposed Amt.	
			Actual Amount					Actual Amount	
	Accompl. Type:	▼	Proposed Units			Accompl. Type:	▼	Proposed Units	
			Actual Units					Actual Units	
	Accompl. Type:	▼	Proposed Units			Accompl. Type:	▼	Proposed Units	
			Actual Units					Actual Units	

Project Name:		First Time Home Buyer Financial Assistance Program					
Description:		IDIS Project #:		UOG Code:		UOG Code	
Funding for first time homebuyer financial assistance program, eligible households will be provided with education and purchase assistance (down payment, closing cost, interest rate buydown) at the time of closing; priority funding may be made available in target neighborhoods. Program operated by the Chicopee Neighborhood Development Corporation.							
Location:		Priority Need Category					
City wide		Select one:		Owner Occupied Housing ▼			
Expected Completion Date:		Explanation:					
6/30/2011							
Objective Category		Specific Objectives					
<input checked="" type="radio"/> Decent Housing <input type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity							
Outcome Categories							
<input type="checkbox"/> Availability/Accessibility <input checked="" type="checkbox"/> Affordability <input type="checkbox"/> Sustainability							
		1 Increase the availability of affordable owner housing ▼					
		2 Improve access to affordable owner housing ▼					
		3 ▼					
Project-level Accomplishments	04 Households ▼	Proposed	15		Accompl. Type: ▼	Proposed	
		Underway				Underway	
		Complete				Complete	
	Accompl. Type: ▼	Proposed			Accompl. Type: ▼	Proposed	
		Underway				Underway	
		Complete				Complete	
	Accompl. Type: ▼	Proposed			Accompl. Type: ▼	Proposed	
		Underway				Underway	
		Complete				Complete	
Proposed Outcome		Performance Measure			Actual Outcome		
13 Direct Homeownership Assistance 570.201(n) ▼		Matrix Codes ▼			Matrix Codes ▼		
Matrix Codes ▼		Matrix Codes ▼			Matrix Codes ▼		
Matrix Codes ▼		Matrix Codes ▼			Matrix Codes ▼		
Program Year 1	HOME ▼	Proposed Amt.	100,000		Fund Source: ▼	Proposed Amt.	
		Actual Amount				Actual Amount	
	Fund Source: ▼	Proposed Amt.			Fund Source: ▼	Proposed Amt.	
		Actual Amount				Actual Amount	
	04 Households ▼	Proposed Units	15		Accompl. Type: ▼	Proposed Units	
		Actual Units				Actual Units	
	Accompl. Type: ▼	Proposed Units			Accompl. Type: ▼	Proposed Units	
		Actual Units				Actual Units	

Program Year 2	HOME	▼	Proposed Amt.	100,000		Fund Source:	▼	Proposed Amt.	
			Actual Amount				▼	Actual Amount	
	Fund Source:	▼	Proposed Amt.			Fund Source:	▼	Proposed Amt.	
			Actual Amount				▼	Actual Amount	
	04 Households	▼	Proposed Units	15		Accompl. Type:	▼	Proposed Units	
			Actual Units				▼	Actual Units	
	Accompl. Type:	▼	Proposed Units			Accompl. Type:	▼	Proposed Units	
			Actual Units				▼	Actual Units	
Program Year 3	HOME	▼	Proposed Amt.	100,000		Fund Source:	▼	Proposed Amt.	
			Actual Amount				▼	Actual Amount	
	Fund Source:	▼	Proposed Amt.			Fund Source:	▼	Proposed Amt.	
			Actual Amount				▼	Actual Amount	
	04 Households	▼	Proposed Units	15		Accompl. Type:	▼	Proposed Units	
			Actual Units				▼	Actual Units	
	Accompl. Type:	▼	Proposed Units			Accompl. Type:	▼	Proposed Units	
			Actual Units				▼	Actual Units	
Program Year 4	HOME	▼	Proposed Amt.	100,000		Fund Source:	▼	Proposed Amt.	
			Actual Amount				▼	Actual Amount	
	Fund Source:	▼	Proposed Amt.			Fund Source:	▼	Proposed Amt.	
			Actual Amount				▼	Actual Amount	
	04 Households	▼	Proposed Units	15		Accompl. Type:	▼	Proposed Units	
			Actual Units				▼	Actual Units	
	Accompl. Type:	▼	Proposed Units			Accompl. Type:	▼	Proposed Units	
			Actual Units				▼	Actual Units	
Program Year 5	HOME	▼	Proposed Amt.	100000		Fund Source:	▼	Proposed Amt.	
			Actual Amount				▼	Actual Amount	
	Fund Source:	▼	Proposed Amt.			Fund Source:	▼	Proposed Amt.	
			Actual Amount				▼	Actual Amount	
	04 Households	▼	Proposed Units	15		Accompl. Type:	▼	Proposed Units	
			Actual Units				▼	Actual Units	
	Accompl. Type:	▼	Proposed Units			Accompl. Type:	▼	Proposed Units	
			Actual Units				▼	Actual Units	

Grantee Name: **City of Chicopee Massachusetts**

Project Name:		Project Based Home Ownership					
Description:		IDIS Project #:		UOG Code:		UOG Code	
Funds to developers to acquire and rehabilitate and / or construct housing for resale to income eligible households							
Location:		Priority Need Category					
Chicopee, MA		Select one:		Owner Occupied Housing ▼			
Expected Completion Date:		Explanation:					
6/30/2011							
Objective Category		Specific Objectives					
<input checked="" type="radio"/> Decent Housing <input type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity							
Outcome Categories							
<input type="checkbox"/> Availability/Accessibility <input checked="" type="checkbox"/> Affordability <input type="checkbox"/> Sustainability							
		1 Increase the availability of affordable owner housing ▼					
		2 Improve access to affordable owner housing ▼					
		3 ▼					
Project-level Accomplishments	10 Housing Units ▼	Proposed	3		Accompl. Type: ▼	Proposed	
		Underway				Underway	
		Complete				Complete	
	Accompl. Type: ▼	Proposed			Accompl. Type: ▼	Proposed	
		Underway				Underway	
		Complete				Complete	
	Accompl. Type: ▼	Proposed			Accompl. Type: ▼	Proposed	
		Underway				Underway	
		Complete				Complete	
		Proposed				Proposed	
		Underway				Underway	
		Complete				Complete	
Proposed Outcome		Performance Measure			Actual Outcome		
14G Acquisition - for Rehabilitation 570.202 ▼				Matrix Codes ▼			
12 Construction of Housing 570.201(m) ▼				Matrix Codes ▼			
Matrix Codes ▼				Matrix Codes ▼			
Program Year 1	HOME ▼	Proposed Amt.	200,000		Fund Source: ▼	Proposed Amt.	
		Actual Amount				Actual Amount	
	Fund Source: ▼	Proposed Amt.			Fund Source: ▼	Proposed Amt.	
		Actual Amount				Actual Amount	
	10 Housing Units ▼	Proposed Units	3		Accompl. Type: ▼	Proposed Units	
		Actual Units				Actual Units	
	Accompl. Type: ▼	Proposed Units			Accompl. Type: ▼	Proposed Units	
		Actual Units				Actual Units	
		Proposed Units				Proposed Units	
		Actual Units				Actual Units	
		Proposed Units				Proposed Units	
		Actual Units				Actual Units	

Program Year 2	HOME	▼	Proposed Amt.	100,000		Fund Source:	▼	Proposed Amt.	
			Actual Amount					Actual Amount	
	Fund Source:	▼	Proposed Amt.			Fund Source:	▼	Proposed Amt.	
			Actual Amount					Actual Amount	
	10 Housing Units	▼	Proposed Units	2		Accompl. Type:	▼	Proposed Units	
			Actual Units					Actual Units	
	Accompl. Type:	▼	Proposed Units			Accompl. Type:	▼	Proposed Units	
			Actual Units					Actual Units	
Program Year 3	HOME	▼	Proposed Amt.	200,000		Fund Source:	▼	Proposed Amt.	
			Actual Amount					Actual Amount	
	Fund Source:	▼	Proposed Amt.			Fund Source:	▼	Proposed Amt.	
			Actual Amount					Actual Amount	
	10 Housing Units	▼	Proposed Units	3		Accompl. Type:	▼	Proposed Units	
			Actual Units					Actual Units	
	Accompl. Type:	▼	Proposed Units			Accompl. Type:	▼	Proposed Units	
			Actual Units					Actual Units	
Program Year 4	HOME	▼	Proposed Amt.	100,000		Fund Source:	▼	Proposed Amt.	
			Actual Amount					Actual Amount	
	Fund Source:	▼	Proposed Amt.			Fund Source:	▼	Proposed Amt.	
			Actual Amount					Actual Amount	
	10 Housing Units	▼	Proposed Units	2		Accompl. Type:	▼	Proposed Units	
			Actual Units					Actual Units	
	Accompl. Type:	▼	Proposed Units			Accompl. Type:	▼	Proposed Units	
			Actual Units					Actual Units	
Program Year 5	HOME	▼	Proposed Amt.	200000		Fund Source:	▼	Proposed Amt.	
			Actual Amount					Actual Amount	
	Fund Source:	▼	Proposed Amt.			Fund Source:	▼	Proposed Amt.	
			Actual Amount					Actual Amount	
	10 Housing Units	▼	Proposed Units	3		Accompl. Type:	▼	Proposed Units	
			Actual Units					Actual Units	
	Accompl. Type:	▼	Proposed Units			Accompl. Type:	▼	Proposed Units	
			Actual Units					Actual Units	

Project Name: Rental Production							
Description:	IDIS Project #: UOG Code: UOG Code						
Funds to developers to expand and/or preserve affordable rental housing. Program to be operated by the Chicopee Office of Community Development. Funds will be loaned to both for-profit and non-profit developers							
Location: Chicopee, MA	Priority Need Category Select one: Rental Housing ▼						
Explanation:							
Expected Completion Date: 6/30/2011							
Objective Category <input checked="" type="radio"/> Decent Housing <input type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity							
Outcome Categories <input type="checkbox"/> Availability/Accessibility <input checked="" type="checkbox"/> Affordability <input type="checkbox"/> Sustainability							
Specific Objectives							
1	Improve the quality of affordable rental housing ▼						
2	▼						
3	▼						
Project-level Accomplishments	10 Housing Units ▼	Proposed	1		Accompl. Type: ▼	Proposed	
		Underway				Underway	
		Complete				Complete	
	Accompl. Type: ▼	Proposed			Accompl. Type: ▼	Proposed	
		Underway				Underway	
		Complete				Complete	
	Accompl. Type: ▼	Proposed			Accompl. Type: ▼	Proposed	
		Underway				Underway	
		Complete				Complete	
Proposed Outcome		Performance Measure		Actual Outcome			
14B Rehab; Multi-Unit Residential 570.202 ▼		Matrix Codes ▼		Matrix Codes ▼			
Matrix Codes ▼		Matrix Codes ▼		Matrix Codes ▼			
Matrix Codes ▼		Matrix Codes ▼		Matrix Codes ▼			
Program Year 1	HOME ▼	Proposed Amt.	47,000		Fund Source: ▼	Proposed Amt.	
		Actual Amount				Actual Amount	
	Fund Source: ▼	Proposed Amt.			Fund Source: ▼	Proposed Amt.	
		Actual Amount				Actual Amount	
	10 Housing Units ▼	Proposed Units	1		Accompl. Type: ▼	Proposed Units	
		Actual Units				Actual Units	
	Accompl. Type: ▼	Proposed Units			Accompl. Type: ▼	Proposed Units	
		Actual Units				Actual Units	

Program Year 2	HOME	▼	Proposed Amt.	147,000		Fund Source:	▼	Proposed Amt.	
			Actual Amount					Actual Amount	
	Fund Source:	▼	Proposed Amt.			Fund Source:	▼	Proposed Amt.	
			Actual Amount					Actual Amount	
	10 Housing Units	▼	Proposed Units	2		Accompl. Type:	▼	Proposed Units	
			Actual Units					Actual Units	
	Accompl. Type:	▼	Proposed Units			Accompl. Type:	▼	Proposed Units	
			Actual Units					Actual Units	
Program Year 3	HOME	▼	Proposed Amt.	47,000		Fund Source:	▼	Proposed Amt.	
			Actual Amount					Actual Amount	
	Fund Source:	▼	Proposed Amt.			Fund Source:	▼	Proposed Amt.	
			Actual Amount					Actual Amount	
	10 Housing Units	▼	Proposed Units	1		Accompl. Type:	▼	Proposed Units	
			Actual Units					Actual Units	
	Accompl. Type:	▼	Proposed Units			Accompl. Type:	▼	Proposed Units	
			Actual Units					Actual Units	
Program Year 4	HOME	▼	Proposed Amt.	147,000		Fund Source:	▼	Proposed Amt.	
			Actual Amount					Actual Amount	
	Fund Source:	▼	Proposed Amt.			Fund Source:	▼	Proposed Amt.	
			Actual Amount					Actual Amount	
	10 Housing Units	▼	Proposed Units	2		Accompl. Type:	▼	Proposed Units	
			Actual Units					Actual Units	
	Accompl. Type:	▼	Proposed Units			Accompl. Type:	▼	Proposed Units	
			Actual Units					Actual Units	
Program Year 5	HOME	▼	Proposed Amt.	47,000		Fund Source:	▼	Proposed Amt.	
			Actual Amount					Actual Amount	
	Fund Source:	▼	Proposed Amt.			Fund Source:	▼	Proposed Amt.	
			Actual Amount					Actual Amount	
	10 Housing Units	▼	Proposed Units	1		Accompl. Type:	▼	Proposed Units	
			Actual Units					Actual Units	
	Accompl. Type:	▼	Proposed Units			Accompl. Type:	▼	Proposed Units	
			Actual Units					Actual Units	

Grantee Name: **City of Chicopee Massachusetts**

Project Name:		Housing Program Delivery-Buyer Assistance Program					
Description:		IDIS Project #:		UOG Code:		UOG Code	
Funds for staff costs and subrecipient staff costs associated with administering homebuyer assistance programs including education.							
Location:		Priority Need Category					
City of Chicopee		Select one:		Owner Occupied Housing ▼			
Expected Completion Date:		Explanation:					
6/30/2011							
Objective Category <input checked="" type="radio"/> Decent Housing <input type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity		Specific Objectives					
Outcome Categories <input type="checkbox"/> Availability/Accessibility <input checked="" type="checkbox"/> Affordability <input type="checkbox"/> Sustainability		1	Increase the availability of affordable owner housing ▼				
		2	▼				
		3	▼				
Project-level Accomplishments	04 Households ▼	Proposed	15		Accompl. Type: ▼	Proposed	
		Underway				Underway	
		Complete				Complete	
	Accompl. Type: ▼	Proposed			Accompl. Type: ▼	Proposed	
		Underway				Underway	
		Complete				Complete	
	Accompl. Type: ▼	Proposed			Accompl. Type: ▼	Proposed	
		Underway				Underway	
		Complete				Complete	
Proposed Outcome		Performance Measure			Actual Outcome		
14H Rehabilitation Administration 570.202 ▼				Matrix Codes ▼			
Matrix Codes ▼				Matrix Codes ▼			
Matrix Codes ▼				Matrix Codes ▼			
Program Year 1	CDBG ▼	Proposed Amt.	65,000		Fund Source: ▼	Proposed Amt.	
		Actual Amount				Actual Amount	
	Fund Source: ▼	Proposed Amt.			Fund Source: ▼	Proposed Amt.	
		Actual Amount				Actual Amount	
	04 Households ▼	Proposed Units	15		Accompl. Type: ▼	Proposed Units	
		Actual Units				Actual Units	
	Accompl. Type: ▼	Proposed Units			Accompl. Type: ▼	Proposed Units	
		Actual Units				Actual Units	

Program Year 2	CDBG	▼	Proposed Amt.	65,000		Fund Source:	▼	Proposed Amt.	
			Actual Amount					Actual Amount	
	Fund Source:	▼	Proposed Amt.			Fund Source:	▼	Proposed Amt.	
			Actual Amount					Actual Amount	
	04 Households	▼	Proposed Units	15		Accompl. Type:	▼	Proposed Units	
			Actual Units					Actual Units	
	Accompl. Type:	▼	Proposed Units			Accompl. Type:	▼	Proposed Units	
			Actual Units					Actual Units	
Program Year 3	CDBG	▼	Proposed Amt.	65,000		Fund Source:	▼	Proposed Amt.	
			Actual Amount					Actual Amount	
	Fund Source:	▼	Proposed Amt.			Fund Source:	▼	Proposed Amt.	
			Actual Amount					Actual Amount	
	04 Households	▼	Proposed Units	15		Accompl. Type:	▼	Proposed Units	
			Actual Units					Actual Units	
	Accompl. Type:	▼	Proposed Units			Accompl. Type:	▼	Proposed Units	
			Actual Units					Actual Units	
Program Year 4	CDBG	▼	Proposed Amt.	65,000		Fund Source:	▼	Proposed Amt.	
			Actual Amount					Actual Amount	
	Fund Source:	▼	Proposed Amt.			Fund Source:	▼	Proposed Amt.	
			Actual Amount					Actual Amount	
	04 Households	▼	Proposed Units	15		Accompl. Type:	▼	Proposed Units	
			Actual Units					Actual Units	
	Accompl. Type:	▼	Proposed Units			Accompl. Type:	▼	Proposed Units	
			Actual Units					Actual Units	
Program Year 5	CDBG	▼	Proposed Amt.	65,000		Fund Source:	▼	Proposed Amt.	
			Actual Amount					Actual Amount	
	Fund Source:	▼	Proposed Amt.			Fund Source:	▼	Proposed Amt.	
			Actual Amount					Actual Amount	
	04 Households	▼	Proposed Units	15		Accompl. Type:	▼	Proposed Units	
			Actual Units					Actual Units	
	Accompl. Type:	▼	Proposed Units			Accompl. Type:	▼	Proposed Units	
			Actual Units					Actual Units	

Project Name:		Housing Program Delivery-Rehabilitation					
Description:		IDIS Project #:		UOG Code:		UOG Code	
Funds for staff costs and subrecipient staff costs associated with rehabilitation programs including project based homeownership, and rental rehabilitation programs and projects.							
Location:		Priority Need Category					
City of Chicopee		Select one:		Owner Occupied Housing ▼			
Expected Completion Date:		Explanation:					
6/30/2011							
Objective Category		Specific Objectives					
<input checked="" type="radio"/> Decent Housing <input type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity							
Outcome Categories							
<input type="checkbox"/> Availability/Accessibility <input checked="" type="checkbox"/> Affordability <input type="checkbox"/> Sustainability							
Project-level Accomplishments	04 Households ▼	Proposed	4		Accompl. Type: ▼	Proposed	
		Underway				Underway	
		Complete				Complete	
	Accompl. Type: ▼	Proposed			Accompl. Type: ▼	Proposed	
		Underway				Underway	
		Complete				Complete	
	Accompl. Type: ▼	Proposed			Accompl. Type: ▼	Proposed	
		Underway				Underway	
		Complete				Complete	
	Proposed Outcome		Performance Measure		Actual Outcome		
	14H Rehabilitation Administration 570.202 ▼		Matrix Codes ▼				
Matrix Codes ▼		Matrix Codes ▼					
Matrix Codes ▼		Matrix Codes ▼					
Program Year 1	CDBG ▼	Proposed Amt.	60,000		Fund Source: ▼	Proposed Amt.	
		Actual Amount				Actual Amount	
	Fund Source: ▼	Proposed Amt.			Fund Source: ▼	Proposed Amt.	
		Actual Amount				Actual Amount	
	04 Households ▼	Proposed Units	4		Accompl. Type: ▼	Proposed Units	
		Actual Units				Actual Units	
	Accompl. Type: ▼	Proposed Units			Accompl. Type: ▼	Proposed Units	
		Actual Units				Actual Units	

Program Year 2	CDBG	▼	Proposed Amt.	40,000		Fund Source:	▼	Proposed Amt.	
			Actual Amount				▼	Actual Amount	
	Fund Source:	▼	Proposed Amt.			Fund Source:	▼	Proposed Amt.	
			Actual Amount				▼	Actual Amount	
	04 Households	▼	Proposed Units	4		Accompl. Type:	▼	Proposed Units	
			Actual Units				▼	Actual Units	
	Accompl. Type:	▼	Proposed Units			Accompl. Type:	▼	Proposed Units	
			Actual Units				▼	Actual Units	
Program Year 3	CDBG	▼	Proposed Amt.	40,000		Fund Source:	▼	Proposed Amt.	
			Actual Amount				▼	Actual Amount	
	Fund Source:	▼	Proposed Amt.			Fund Source:	▼	Proposed Amt.	
			Actual Amount				▼	Actual Amount	
	04 Households	▼	Proposed Units	4		Accompl. Type:	▼	Proposed Units	
			Actual Units				▼	Actual Units	
	Accompl. Type:	▼	Proposed Units			Accompl. Type:	▼	Proposed Units	
			Actual Units				▼	Actual Units	
Program Year 4	CDBG	▼	Proposed Amt.	40,000		Fund Source:	▼	Proposed Amt.	
			Actual Amount				▼	Actual Amount	
	Fund Source:	▼	Proposed Amt.			Fund Source:	▼	Proposed Amt.	
			Actual Amount				▼	Actual Amount	
	04 Households	▼	Proposed Units	4		Accompl. Type:	▼	Proposed Units	
			Actual Units				▼	Actual Units	
	Accompl. Type:	▼	Proposed Units			Accompl. Type:	▼	Proposed Units	
			Actual Units				▼	Actual Units	
Program Year 5	CDBG	▼	Proposed Amt.	40,000		Fund Source:	▼	Proposed Amt.	
			Actual Amount				▼	Actual Amount	
	Fund Source:	▼	Proposed Amt.			Fund Source:	▼	Proposed Amt.	
			Actual Amount				▼	Actual Amount	
	04 Households	▼	Proposed Units	4		Accompl. Type:	▼	Proposed Units	
			Actual Units				▼	Actual Units	
	Accompl. Type:	▼	Proposed Units			Accompl. Type:	▼	Proposed Units	
			Actual Units				▼	Actual Units	

Grantee Name: **City of Chicopee Massachusetts**

Project Name: Acquisition/Disposition						
Description:	IDIS Project #: UOG Code: UOG Code					
CDBG funds will be used for eligible costs related to the acquisition and disposition to the Westover Navy Housing.						
Location: City of Chicopee	Priority Need Category Select one: Owner Occupied Housing ▼					
Expected Completion Date: 6/30/2011	Explanation:					
Objective Category <input checked="" type="radio"/> Decent Housing <input type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity	Specific Objectives					
Outcome Categories <input type="checkbox"/> Availability/Accessibility <input checked="" type="checkbox"/> Affordability <input type="checkbox"/> Sustainability	1 Improve access to affordable owner housing ▼ 2 ▼ 3 ▼					
Project-level Accomplishments	10 Housing Units ▼	Proposed 1		Accompl. Type: ▼	Proposed	
		Underway			Underway	
		Complete			Complete	
	Accompl. Type: ▼	Proposed		Accompl. Type: ▼	Proposed	
		Underway			Underway	
		Complete			Complete	
	Accompl. Type: ▼	Proposed		Accompl. Type: ▼	Proposed	
		Underway			Underway	
		Complete			Complete	
Proposed Outcome	Performance Measure	Actual Outcome				
04A Clean-up of Contaminated Sites 570.201(d) ▼ Matrix Codes ▼						
Matrix Codes ▼ Matrix Codes ▼						
Matrix Codes ▼ Matrix Codes ▼						
Program Year 1	CDBG ▼	Proposed Amt. 250,000		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Other ▼	Proposed Units 1		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	

Program Year 2	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
Program Year 3	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
Program Year 4	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
Program Year 5	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	

Project Name:		Acquisition/Disposition Program Delivery			
Description:		IDIS Project #:		UOG Code: UOG Code	
Funds for staff costs related to the acquisition and disposition of the Westover Navy Housing units.					
Location:		Priority Need Category			
City of Chicopee		Select one:		Owner Occupied Housing ▼	
Expected Completion Date:		Explanation:			
6/30/2011					
Objective Category		Specific Objectives			
<input checked="" type="radio"/> Decent Housing <input type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity					
Outcome Categories					
<input type="checkbox"/> Availability/Accessibility <input checked="" type="checkbox"/> Affordability <input type="checkbox"/> Sustainability					
Project-level Accomplishments	04 Households ▼	Proposed	1	Accompl. Type: ▼	Proposed
		Underway			Underway
		Complete			Complete
	Accompl. Type: ▼	Proposed		Accompl. Type: ▼	Proposed
		Underway			Underway
		Complete			Complete
	Accompl. Type: ▼	Proposed		Accompl. Type: ▼	Proposed
		Underway			Underway
		Complete			Complete
	Accompl. Type: ▼	Proposed		Accompl. Type: ▼	Proposed
		Underway			Underway
		Complete			Complete
Proposed Outcome		Performance Measure		Actual Outcome	
14H Rehabilitation Administration 570.202 ▼		Matrix Codes ▼			
Matrix Codes ▼		Matrix Codes ▼			
Matrix Codes ▼		Matrix Codes ▼			
Program Year 1	CDBG ▼	Proposed Amt.	50,000	Fund Source: ▼	Proposed Amt.
		Actual Amount			Actual Amount
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.
		Actual Amount			Actual Amount
	04 Households ▼	Proposed Units	1	Accompl. Type: ▼	Proposed Units
		Actual Units			Actual Units
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units
		Actual Units			Actual Units

Program Year 2	CDBG	▼	Proposed Amt.	65,000		Fund Source:	▼	Proposed Amt.	
			Actual Amount					Actual Amount	
	Fund Source:	▼	Proposed Amt.			Fund Source:	▼	Proposed Amt.	
			Actual Amount					Actual Amount	
	04 Households	▼	Proposed Units	11		Accompl. Type:	▼	Proposed Units	
			Actual Units					Actual Units	
	Accompl. Type:	▼	Proposed Units			Accompl. Type:	▼	Proposed Units	
			Actual Units					Actual Units	
Program Year 3	CDBG	▼	Proposed Amt.	65,000		Fund Source:	▼	Proposed Amt.	
			Actual Amount					Actual Amount	
	Fund Source:	▼	Proposed Amt.			Fund Source:	▼	Proposed Amt.	
			Actual Amount					Actual Amount	
	04 Households	▼	Proposed Units	11		Accompl. Type:	▼	Proposed Units	
			Actual Units					Actual Units	
	Accompl. Type:	▼	Proposed Units			Accompl. Type:	▼	Proposed Units	
			Actual Units					Actual Units	
Program Year 4	CDBG	▼	Proposed Amt.			Fund Source:	▼	Proposed Amt.	
			Actual Amount					Actual Amount	
	Fund Source:	▼	Proposed Amt.			Fund Source:	▼	Proposed Amt.	
			Actual Amount					Actual Amount	
	04 Households	▼	Proposed Units			Accompl. Type:	▼	Proposed Units	
			Actual Units					Actual Units	
	Accompl. Type:	▼	Proposed Units			Accompl. Type:	▼	Proposed Units	
			Actual Units					Actual Units	
Program Year 5	CDBG	▼	Proposed Amt.			Fund Source:	▼	Proposed Amt.	
			Actual Amount					Actual Amount	
	Fund Source:	▼	Proposed Amt.			Fund Source:	▼	Proposed Amt.	
			Actual Amount					Actual Amount	
	04 Households	▼	Proposed Units			Accompl. Type:	▼	Proposed Units	
			Actual Units					Actual Units	
	Accompl. Type:	▼	Proposed Units			Accompl. Type:	▼	Proposed Units	
			Actual Units					Actual Units	

Project Name: Park Improvements													
Description:	IDIS Project #: UOG Code: UOG Code												
CDBG funds will be allocated to provide upgrades and improvements to Rivers Park.													
Location:	Priority Need Category												
CDBG Target area	Select one: Public Facilities ▼												
Explanation:													
Expected Completion Date:													
6/30/2011													
Objective Category													
<input type="radio"/> Decent Housing <input checked="" type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity													
Outcome Categories	Specific Objectives												
<input checked="" type="checkbox"/> Availability/Accessibility <input type="checkbox"/> Affordability <input type="checkbox"/> Sustainability	1 Improve quality / Increase quantity of public improvements for lower income persons ▼												
	2 ▼												
	3 ▼												
Project-level Accomplishments													
04 Households ▼	<table border="1"> <tr> <td>Proposed</td> <td>350</td> <td>Accompl. Type: ▼</td> <td>Proposed</td> </tr> <tr> <td>Underway</td> <td></td> <td></td> <td>Underway</td> </tr> <tr> <td>Complete</td> <td></td> <td></td> <td>Complete</td> </tr> </table>	Proposed	350	Accompl. Type: ▼	Proposed	Underway			Underway	Complete			Complete
Proposed	350	Accompl. Type: ▼	Proposed										
Underway			Underway										
Complete			Complete										
Accompl. Type: ▼	<table border="1"> <tr> <td>Proposed</td> <td></td> <td>Accompl. Type: ▼</td> <td>Proposed</td> </tr> <tr> <td>Underway</td> <td></td> <td></td> <td>Underway</td> </tr> <tr> <td>Complete</td> <td></td> <td></td> <td>Complete</td> </tr> </table>	Proposed		Accompl. Type: ▼	Proposed	Underway			Underway	Complete			Complete
Proposed		Accompl. Type: ▼	Proposed										
Underway			Underway										
Complete			Complete										
Accompl. Type: ▼	<table border="1"> <tr> <td>Proposed</td> <td></td> <td>Accompl. Type: ▼</td> <td>Proposed</td> </tr> <tr> <td>Underway</td> <td></td> <td></td> <td>Underway</td> </tr> <tr> <td>Complete</td> <td></td> <td></td> <td>Complete</td> </tr> </table>	Proposed		Accompl. Type: ▼	Proposed	Underway			Underway	Complete			Complete
Proposed		Accompl. Type: ▼	Proposed										
Underway			Underway										
Complete			Complete										
Proposed Outcome	Performance Measure												
Actual Outcome													
03K Street Improvements 570.201(c) ▼	Matrix Codes ▼												
03L Sidewalks 570.201(c) ▼	Matrix Codes ▼												
Matrix Codes ▼	Matrix Codes ▼												
Program Year 1													
CDBG ▼	<table border="1"> <tr> <td>Proposed Amt.</td> <td>175,000</td> <td>Fund Source: ▼</td> <td>Proposed Amt.</td> </tr> <tr> <td>Actual Amount</td> <td></td> <td></td> <td>Actual Amount</td> </tr> </table>	Proposed Amt.	175,000	Fund Source: ▼	Proposed Amt.	Actual Amount			Actual Amount				
Proposed Amt.	175,000	Fund Source: ▼	Proposed Amt.										
Actual Amount			Actual Amount										
Fund Source: ▼	<table border="1"> <tr> <td>Proposed Amt.</td> <td></td> <td>Fund Source: ▼</td> <td>Proposed Amt.</td> </tr> <tr> <td>Actual Amount</td> <td></td> <td></td> <td>Actual Amount</td> </tr> </table>	Proposed Amt.		Fund Source: ▼	Proposed Amt.	Actual Amount			Actual Amount				
Proposed Amt.		Fund Source: ▼	Proposed Amt.										
Actual Amount			Actual Amount										
01 People ▼	<table border="1"> <tr> <td>Proposed Units</td> <td>350</td> <td>Accompl. Type: ▼</td> <td>Proposed Units</td> </tr> <tr> <td>Actual Units</td> <td></td> <td></td> <td>Actual Units</td> </tr> </table>	Proposed Units	350	Accompl. Type: ▼	Proposed Units	Actual Units			Actual Units				
Proposed Units	350	Accompl. Type: ▼	Proposed Units										
Actual Units			Actual Units										
Accompl. Type: ▼	<table border="1"> <tr> <td>Proposed Units</td> <td></td> <td>Accompl. Type: ▼</td> <td>Proposed Units</td> </tr> <tr> <td>Actual Units</td> <td></td> <td></td> <td>Actual Units</td> </tr> </table>	Proposed Units		Accompl. Type: ▼	Proposed Units	Actual Units			Actual Units				
Proposed Units		Accompl. Type: ▼	Proposed Units										
Actual Units			Actual Units										

Program Year 2	CDBG	▼	Proposed Amt.			Fund Source:	▼	Proposed Amt.	
			Actual Amount					Actual Amount	
	Fund Source:	▼	Proposed Amt.			Fund Source:	▼	Proposed Amt.	
			Actual Amount					Actual Amount	
	01 People	▼	Proposed Units			Accompl. Type:	▼	Proposed Units	
			Actual Units					Actual Units	
	Accompl. Type:	▼	Proposed Units			Accompl. Type:	▼	Proposed Units	
			Actual Units					Actual Units	
Program Year 3	CDBG	▼	Proposed Amt.	150,000		Fund Source:	▼	Proposed Amt.	
			Actual Amount					Actual Amount	
	Fund Source:	▼	Proposed Amt.			Fund Source:	▼	Proposed Amt.	
			Actual Amount					Actual Amount	
	01 People	▼	Proposed Units	300		Accompl. Type:	▼	Proposed Units	
			Actual Units					Actual Units	
	Accompl. Type:	▼	Proposed Units			Accompl. Type:	▼	Proposed Units	
			Actual Units					Actual Units	
Program Year 4	CDBG	▼	Proposed Amt.			Fund Source:	▼	Proposed Amt.	
			Actual Amount					Actual Amount	
	Fund Source:	▼	Proposed Amt.			Fund Source:	▼	Proposed Amt.	
			Actual Amount					Actual Amount	
	01 People	▼	Proposed Units			Accompl. Type:	▼	Proposed Units	
			Actual Units					Actual Units	
	Accompl. Type:	▼	Proposed Units			Accompl. Type:	▼	Proposed Units	
			Actual Units					Actual Units	
Program Year 5	CDBG	▼	Proposed Amt.	150,000		Fund Source:	▼	Proposed Amt.	
			Actual Amount					Actual Amount	
	Fund Source:	▼	Proposed Amt.			Fund Source:	▼	Proposed Amt.	
			Actual Amount					Actual Amount	
	01 People	▼	Proposed Units	300		Accompl. Type:	▼	Proposed Units	
			Actual Units					Actual Units	
	Accompl. Type:	▼	Proposed Units			Accompl. Type:	▼	Proposed Units	
			Actual Units					Actual Units	

Project Name:		Public Facilities Improvements					
Description:		IDIS Project #:		UOG Code:		UOG Code	
CDBG funds will be allocated to provide upgrades and improvements to the Chicopee Boys and Girls Club.							
Location:		Priority Need Category					
CDBG Target area		Select one:		Public Facilities ▼			
Expected Completion Date:		Explanation:					
6/30/2011							
Objective Category <input type="radio"/> Decent Housing <input checked="" type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity		Specific Objectives					
Outcome Categories <input checked="" type="checkbox"/> Availability/Accessibility <input type="checkbox"/> Affordability <input type="checkbox"/> Sustainability		1	Improve quality / Increase quantity of neighborhood facilities for low-income persons ▼				
		2	▼				
		3	▼				
Project-level Accomplishments	04 Households ▼	Proposed	250		Accompl. Type: ▼	Proposed	
		Underway				Underway	
		Complete				Complete	
	Accompl. Type: ▼	Proposed			Accompl. Type: ▼	Proposed	
		Underway				Underway	
		Complete				Complete	
	Accompl. Type: ▼	Proposed			Accompl. Type: ▼	Proposed	
		Underway				Underway	
		Complete				Complete	
	Proposed Outcome		Performance Measure		Actual Outcome		
	03D Youth Centers 570.201(c) ▼		Matrix Codes ▼				
Matrix Codes ▼		Matrix Codes ▼					
Matrix Codes ▼		Matrix Codes ▼					
Program Year 1	CDBG ▼	Proposed Amt.	125,000		Fund Source: ▼	Proposed Amt.	
		Actual Amount				Actual Amount	
	Fund Source: ▼	Proposed Amt.			Fund Source: ▼	Proposed Amt.	
		Actual Amount				Actual Amount	
	01 People ▼	Proposed Units	250		Accompl. Type: ▼	Proposed Units	
		Actual Units				Actual Units	
	Accompl. Type: ▼	Proposed Units			Accompl. Type: ▼	Proposed Units	
		Actual Units				Actual Units	

Program Year 2	CDBG	▼	Proposed Amt.	100,000		Fund Source:	▼	Proposed Amt.	
			Actual Amount					Actual Amount	
	Fund Source:	▼	Proposed Amt.			Fund Source:	▼	Proposed Amt.	
			Actual Amount					Actual Amount	
	01 People	▼	Proposed Units	250		Accompl. Type:	▼	Proposed Units	
			Actual Units					Actual Units	
	Accompl. Type:	▼	Proposed Units			Accompl. Type:	▼	Proposed Units	
			Actual Units					Actual Units	
Program Year 3	CDBG	▼	Proposed Amt.	100,000		Fund Source:	▼	Proposed Amt.	
			Actual Amount					Actual Amount	
	Fund Source:	▼	Proposed Amt.			Fund Source:	▼	Proposed Amt.	
			Actual Amount					Actual Amount	
	01 People	▼	Proposed Units	250		Accompl. Type:	▼	Proposed Units	
			Actual Units					Actual Units	
	Accompl. Type:	▼	Proposed Units			Accompl. Type:	▼	Proposed Units	
			Actual Units					Actual Units	
Program Year 4	Fund Source:	▼	Proposed Amt.			Fund Source:	▼	Proposed Amt.	
			Actual Amount					Actual Amount	
	Fund Source:	▼	Proposed Amt.			Fund Source:	▼	Proposed Amt.	
			Actual Amount					Actual Amount	
	Accompl. Type:	▼	Proposed Units			Accompl. Type:	▼	Proposed Units	
			Actual Units					Actual Units	
	Accompl. Type:	▼	Proposed Units			Accompl. Type:	▼	Proposed Units	
			Actual Units					Actual Units	
Program Year 5	Fund Source:	▼	Proposed Amt.			Fund Source:	▼	Proposed Amt.	
			Actual Amount					Actual Amount	
	Fund Source:	▼	Proposed Amt.			Fund Source:	▼	Proposed Amt.	
			Actual Amount					Actual Amount	
	Accompl. Type:	▼	Proposed Units			Accompl. Type:	▼	Proposed Units	
			Actual Units					Actual Units	
	Accompl. Type:	▼	Proposed Units			Accompl. Type:	▼	Proposed Units	
			Actual Units					Actual Units	

Project Name:		Public Improvments					
Description:		IDIS Project #:		UOG Code:		UOG Code	
CDBG funds will be allocated to provide public improvments and infrastucture improvments to streets, sidewalks and streetscapes in Chicopee Center.							
Location:		Priority Need Category					
CDBG Target area		Select one:		Owner Occupied Housing ▼			
		Explanation:					
Expected Completion Date:							
6/30/2011							
Objective Category <input type="radio"/> Decent Housing <input checked="" type="radio"/> Sutable Living Environment <input type="radio"/> Economic Opportunity							
Outcome Categories		Specific Objectives					
<input checked="" type="checkbox"/> Availability/Accessibility		1	Improve quality / increase quantity of public improvements for lower income persons ▼				
<input type="checkbox"/> Affordability		2	▼				
<input type="checkbox"/> Sustainability		3	▼				
Project-level Accomplishments	04 Households ▼	Proposed	500		Accompl. Type: ▼	Proposed	
		Underway				Underway	
		Complete				Complete	
	Accompl. Type: ▼	Proposed			Accompl. Type: ▼	Proposed	
		Underway				Underway	
		Complete				Complete	
	Accompl. Type: ▼	Proposed			Accompl. Type: ▼	Proposed	
		Underway				Underway	
		Complete				Complete	
Proposed Outcome		Performance Measure			Actual Outcome		
03K Street Improvements 570.201(c) ▼				Matrix Codes ▼			
03L Sidewalks 570.201(c) ▼				Matrix Codes ▼			
Matrix Codes ▼				Matrix Codes ▼			
Program Year 1	CDBG ▼	Proposed Amt.	550,000		Fund Source: ▼	Proposed Amt.	
		Actual Amount				Actual Amount	
	Fund Source: ▼	Proposed Amt.			Fund Source: ▼	Proposed Amt.	
		Actual Amount				Actual Amount	
	01 People ▼	Proposed Units	500		Accompl. Type: ▼	Proposed Units	
		Actual Units				Actual Units	
	Accompl. Type: ▼	Proposed Units			Accompl. Type: ▼	Proposed Units	
		Actual Units				Actual Units	

Program Year 2	CDBG	▼	Proposed Amt.	600,000		Fund Source:	▼	Proposed Amt.	
			Actual Amount					Actual Amount	
	Fund Source:	▼	Proposed Amt.			Fund Source:	▼	Proposed Amt.	
			Actual Amount					Actual Amount	
	01 People	▼	Proposed Units	300		Accompl. Type:	▼	Proposed Units	
			Actual Units					Actual Units	
	Accompl. Type:	▼	Proposed Units			Accompl. Type:	▼	Proposed Units	
			Actual Units					Actual Units	
Program Year 3	CDBG	▼	Proposed Amt.	600,000		Fund Source:	▼	Proposed Amt.	
			Actual Amount					Actual Amount	
	Fund Source:	▼	Proposed Amt.			Fund Source:	▼	Proposed Amt.	
			Actual Amount					Actual Amount	
	01 People	▼	Proposed Units	300		Accompl. Type:	▼	Proposed Units	
			Actual Units					Actual Units	
	Accompl. Type:	▼	Proposed Units			Accompl. Type:	▼	Proposed Units	
			Actual Units					Actual Units	
Program Year 4	CDBG	▼	Proposed Amt.	600,000		Fund Source:	▼	Proposed Amt.	
			Actual Amount					Actual Amount	
	Fund Source:	▼	Proposed Amt.			Fund Source:	▼	Proposed Amt.	
			Actual Amount					Actual Amount	
	01 People	▼	Proposed Units	300		Accompl. Type:	▼	Proposed Units	
			Actual Units					Actual Units	
	Accompl. Type:	▼	Proposed Units			Accompl. Type:	▼	Proposed Units	
			Actual Units					Actual Units	
Program Year 5	CDBG	▼	Proposed Amt.	600,000		Fund Source:	▼	Proposed Amt.	
			Actual Amount					Actual Amount	
	Fund Source:	▼	Proposed Amt.			Fund Source:	▼	Proposed Amt.	
			Actual Amount					Actual Amount	
	01 People	▼	Proposed Units	300		Accompl. Type:	▼	Proposed Units	
			Actual Units					Actual Units	
	Accompl. Type:	▼	Proposed Units			Accompl. Type:	▼	Proposed Units	
			Actual Units					Actual Units	

Project Name:		Public Improvments					
Description:		IDIS Project #:		UOG Code:		UOG Code	
CDBG funds will be allocated to provide public improvments to sidewalks, and streetscapes at Market Square, in Chicopee Center.							
Location:		Priority Need Category					
CDBG Target area		Select one:		Owner Occupied Housing ▼			
Expected Completion Date:		Explanation:					
6/30/2011							
Objective Category <input type="radio"/> Decent Housing <input checked="" type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity		Specific Objectives					
Outcome Categories <input checked="" type="checkbox"/> Availability/Accessibility <input type="checkbox"/> Affordability <input type="checkbox"/> Sustainability		1	Improve quality / increase quantity of public improvements for lower income persons ▼				
		2	▼				
		3	▼				
Project-level Accomplishments	04 Households ▼	Proposed	500		Accompl. Type: ▼	Proposed	
		Underway				Underway	
		Complete				Complete	
	Accompl. Type: ▼	Proposed			Accompl. Type: ▼	Proposed	
		Underway				Underway	
		Complete				Complete	
	Accompl. Type: ▼	Proposed			Accompl. Type: ▼	Proposed	
		Underway				Underway	
		Complete				Complete	
Proposed Outcome		Performance Measure			Actual Outcome		
03K Street Improvements 570.201(c) ▼				Matrix Codes ▼			
03L Sidewalks 570.201(c) ▼				Matrix Codes ▼			
Matrix Codes ▼				Matrix Codes ▼			
Program Year 1	CDBG ▼	Proposed Amt.	250,000		Fund Source: ▼	Proposed Amt.	
		Actual Amount				Actual Amount	
	Fund Source: ▼	Proposed Amt.			Fund Source: ▼	Proposed Amt.	
		Actual Amount				Actual Amount	
	01 People ▼	Proposed Units	500		Accompl. Type: ▼	Proposed Units	
		Actual Units				Actual Units	
	Accompl. Type: ▼	Proposed Units			Accompl. Type: ▼	Proposed Units	
		Actual Units				Actual Units	

Program Year 2	CDBG	▼	Proposed Amt.	600,000		Fund Source:	▼	Proposed Amt.	
			Actual Amount					Actual Amount	
	Fund Source:	▼	Proposed Amt.			Fund Source:	▼	Proposed Amt.	
			Actual Amount					Actual Amount	
	01 People	▼	Proposed Units	300		Accompl. Type:	▼	Proposed Units	
			Actual Units					Actual Units	
	Accompl. Type:	▼	Proposed Units			Accompl. Type:	▼	Proposed Units	
			Actual Units					Actual Units	
Program Year 3	CDBG	▼	Proposed Amt.	600,000		Fund Source:	▼	Proposed Amt.	
			Actual Amount					Actual Amount	
	Fund Source:	▼	Proposed Amt.			Fund Source:	▼	Proposed Amt.	
			Actual Amount					Actual Amount	
	01 People	▼	Proposed Units	300		Accompl. Type:	▼	Proposed Units	
			Actual Units					Actual Units	
	Accompl. Type:	▼	Proposed Units			Accompl. Type:	▼	Proposed Units	
			Actual Units					Actual Units	
Program Year 4	CDBG	▼	Proposed Amt.	600,000		Fund Source:	▼	Proposed Amt.	
			Actual Amount					Actual Amount	
	Fund Source:	▼	Proposed Amt.			Fund Source:	▼	Proposed Amt.	
			Actual Amount					Actual Amount	
	01 People	▼	Proposed Units	300		Accompl. Type:	▼	Proposed Units	
			Actual Units					Actual Units	
	Accompl. Type:	▼	Proposed Units			Accompl. Type:	▼	Proposed Units	
			Actual Units					Actual Units	
Program Year 5	CDBG	▼	Proposed Amt.	600,000		Fund Source:	▼	Proposed Amt.	
			Actual Amount					Actual Amount	
	Fund Source:	▼	Proposed Amt.			Fund Source:	▼	Proposed Amt.	
			Actual Amount					Actual Amount	
	01 People	▼	Proposed Units	300		Accompl. Type:	▼	Proposed Units	
			Actual Units					Actual Units	
	Accompl. Type:	▼	Proposed Units			Accompl. Type:	▼	Proposed Units	
			Actual Units					Actual Units	

Project Name:		Public Services					
Description:		IDIS Project #:		UOG Code:		UOG Code	
Funds for public service programs to improve the lives of low income residents. Categories of funding may include but are not limited to youth, elders, child care, self sufficiency, health care and housing security.							
Location:		Priority Need Category					
City of Chicopee		Select one:		Owner Occupied Housing ▼			
Expected Completion Date:		Explanation:					
6/30/2011							
Objective Category <input type="radio"/> Decent Housing <input checked="" type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity		Specific Objectives					
Outcome Categories		1 Improve the services for low/mod income persons ▼					
<input checked="" type="checkbox"/> Availability/Accessibility		2 ▼					
<input type="checkbox"/> Affordability		3 ▼					
<input type="checkbox"/> Sustainability							
Project-level Accomplishments	01 People ▼	Proposed	1000		Accompl. Type: ▼	Proposed	
		Underway				Underway	
		Complete				Complete	
	Accompl. Type: ▼	Proposed			Accompl. Type: ▼	Proposed	
		Underway				Underway	
		Complete				Complete	
	Accompl. Type: ▼	Proposed			Accompl. Type: ▼	Proposed	
		Underway				Underway	
		Complete				Complete	
Proposed Outcome		Performance Measure			Actual Outcome		
05 Public Services (General) 570.201(e) ▼				Matrix Codes ▼			
Matrix Codes ▼				Matrix Codes ▼			
Matrix Codes ▼				Matrix Codes ▼			
Program Year 1	CDBG ▼	Proposed Amt.	200,000		Fund Source: ▼	Proposed Amt.	
		Actual Amount				Actual Amount	
	Fund Source: ▼	Proposed Amt.			Fund Source: ▼	Proposed Amt.	
		Actual Amount				Actual Amount	
	01 People ▼	Proposed Units	1000		Accompl. Type: ▼	Proposed Units	
		Actual Units				Actual Units	
	Accompl. Type: ▼	Proposed Units			Accompl. Type: ▼	Proposed Units	
		Actual Units				Actual Units	

Program Year 2	CDBG	▼	Proposed Amt.	200,000		Fund Source:	▼	Proposed Amt.	
			Actual Amount				▼	Actual Amount	
	Fund Source:	▼	Proposed Amt.			Fund Source:	▼	Proposed Amt.	
			Actual Amount				▼	Actual Amount	
	01 People	▼	Proposed Units	1000		Accompl. Type:	▼	Proposed Units	
			Actual Units				▼	Actual Units	
	Accompl. Type:	▼	Proposed Units			Accompl. Type:	▼	Proposed Units	
			Actual Units				▼	Actual Units	
Program Year 3	CDBG	▼	Proposed Amt.	200,000		Fund Source:	▼	Proposed Amt.	
			Actual Amount				▼	Actual Amount	
	Fund Source:	▼	Proposed Amt.			Fund Source:	▼	Proposed Amt.	
			Actual Amount				▼	Actual Amount	
	01 People	▼	Proposed Units	1000		Accompl. Type:	▼	Proposed Units	
			Actual Units				▼	Actual Units	
	Accompl. Type:	▼	Proposed Units			Accompl. Type:	▼	Proposed Units	
			Actual Units				▼	Actual Units	
Program Year 4	CDBG	▼	Proposed Amt.	200,000		Fund Source:	▼	Proposed Amt.	
			Actual Amount				▼	Actual Amount	
	Fund Source:	▼	Proposed Amt.			Fund Source:	▼	Proposed Amt.	
			Actual Amount				▼	Actual Amount	
	01 People	▼	Proposed Units	1000		Accompl. Type:	▼	Proposed Units	
			Actual Units				▼	Actual Units	
	Accompl. Type:	▼	Proposed Units			Accompl. Type:	▼	Proposed Units	
			Actual Units				▼	Actual Units	
Program Year 5	CDBG	▼	Proposed Amt.	200,000		Fund Source:	▼	Proposed Amt.	
			Actual Amount				▼	Actual Amount	
	Fund Source:	▼	Proposed Amt.			Fund Source:	▼	Proposed Amt.	
			Actual Amount				▼	Actual Amount	
	01 People	▼	Proposed Units	1000		Accompl. Type:	▼	Proposed Units	
			Actual Units				▼	Actual Units	
	Accompl. Type:	▼	Proposed Units			Accompl. Type:	▼	Proposed Units	
			Actual Units				▼	Actual Units	

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Agawam

wam, Massachusetts.

Subject to and together with the rights, benefits and burdens of all restrictions, reservations, easements, conditions and provision as described in Deed of Danielson Federal Savings and Loan Association to Jeffrey R. Epstein dated January 29, 1979 and recorded in the Hampden County Registry of Deeds, Book 4731, Page 231; and the Master Deed referred to therein, and to the provisions of Massachusetts General Laws Chapter 183A.

Being the same premises conveyed to the Grantors by deed of Gerald F. O'Keefe and J. O'Keefe recorded at the Hampden County Registry of Deeds in Book 15533 Page 322.

For mortgageor's title see deed recorded with Hampden County Registry of Deeds in Book 15533, Page 322.

These premises will be sold and conveyed subject to and with the benefit of all rights, of way, restrictions, easements, covenants, liens or claims in the nature of liens, improvements, public assessments, any and all unpaid taxes, tax titles, tax liens, water and sewer liens and any other municipal assessments or liens or existing encumbrances of record which are in force and are applicable, having priority over said mortgage, whether or not reference to such restrictions, easements, improvements, liens or encumbrances is made in the deed.

TERMS OF SALE:

A deposit of Five Thousand (\$5,000.00) Dollars by certified or bank check will be required to be paid by the purchaser at the time and place of sale. The balance is to be paid by certified or bank check at the Hampden County Registry of Deeds, P.O. Box 610389, Newton Highlands, Massachusetts 02461-0389, within thirty (30) days from the date of sale. Deed will be provided to purchaser for recording upon receipt in full of the purchase price. The description of the premises contained in said mortgage shall control in the event of an error in this publication.

Other terms, if any, to be announced at the sale.

PNC BANK, N.A. SUCCESSOR BY MERGER TO NATIONAL CITY BANK Present holder of said mortgage

By its Attorneys, HARMON LAW OFFICES, P.C. 150 California Street, Newton, MA 02458 (617) 558-0500 200910-1544 - RED (April 23, 30; May 7)

Attorney's Notice of Sale

NOTICE OF MORTGAGEE'S SALE OF REAL ESTATE

By virtue and in execution of the Power of Sale contained in a certain mortgage given by Barbara O'Neill to Mortgage Electronic Registration Systems, Inc., dated May 17, 2007 and recorded with the Hampden County Registry of Deeds at Book 16743, Page 20, of which mortgage Southstar IV, LLC is the present holder, for breach of the condi-

Attorney's Notice of Sale

present holder of said mortgage
By its Attorneys, HARMON LAW OFFICES, P.C. 150 California Street, Newton, MA 02458 (617) 558-0500 200712-1497 - GRV (April 18, 15, 22)

Attorney's Notice of Sale

CHICOPEE PLANNING BOARD
LEGAL NOTICE
The Chicopee Planning Board will hold a public hearing Thursday, May 6, 2010 at 7:00 PM in City Hall Annex, 274 Front St., 4th Floor, City Council Chambers, Chicopee, MA 01013 to hear the following requests:
DEFINITIVE SITE PLAN for 12,255 SF corporate and professional medical building and associated parking. Location: Granby Rd. side of 447 Montquerry St. (United Bank) Assessor Map 366, Parcel 44. Applicant: P&L Partners, LLC 123 Paric St. P.O. Box 180, West Springfield, MA 01090
Information: Chicopee Planning 413-594-1515 (April 22, 29)

MORTGAGEE'S NOTICE OF SALE OF REAL ESTATE

By virtue and in execution of the Power of Sale contained in a certain mortgage given by Julie M. Cruz and Ruth McNeill A/K/A Ruth A. McNeill to Mortgage Electronic Registration Systems, Inc., dated January 11, 2008 and recorded with the Hampden County Registry of Deeds at Book 17116, Page 142 of which the Mortgagee the undersigned is the present holder by assignment for breach of the conditions of said Mortgage and for the purpose of foreclosure same will be sold at Public Auction at 12:00 PM on May 13, 2010 at 131 Hampden Street, Chicopee, MA, all and singular the premises described in said Mortgage, to wit:

The land in Chicopee, Hampden County, Massachusetts, bounded and described as follows:

Parcel 1:

The land in said Chicopee being known and designated as Lot #1 (one) as shown on a plan of lots recorded in Hampden County Registry of Deeds in Book 497, Pages 601-603, said lot is more particularly bounded and described as follows:

Beginning on the Easterly side of Hampden Street at the southerly line of land now or formerly of O.J. Curtis; and running thence

SOUTHERLY on said Hampden Street, seventy-six and 50/100 (76.50) feet to Lot #2 (two) as shown on said plan; thence

EASTERLY on said Lot #2 (two), one hundred twenty-five (125) feet to land now or formerly of F.E. Tuttle and J.L. Humphrey; thence

NORTHERLY on last-named land, forty-nine and 80/100 (49.80) feet to land now or formerly of said Curtis; and thence

WESTERLY on land now or formerly of said Curtis, one hundred twenty-five (125) feet to the place of beginning.

Parcel B:

The land in said Chicopee being known and designated as Lots #107 (one hun-

Attorney's Notice of Sale

MORTGAGEE'S NOTICE OF SALE OF REAL ESTATE
By virtue and in execution of the Power of Sale contained in a certain Mortgage given by Michael Bailey and Heather Bailey to Saxon Mortgage Inc. D/B/A Saxon Home Mortgage, dated January 10, 2006 and recorded with the Hampden County Registry of Deeds at Book 15838, Page 400 of which the Mortgagee the undersigned is the present holder by assignment for breach of the conditions of said Mortgage and for the purpose of foreclosing same will be sold at Public Auction at 11:00 AM on May 6, 2010 at 80 Hudson Avenue, Chicopee, MA, all and singular the premises described in said Mortgage, to wit: The land in said Chicopee, together with any buildings thereon, bounded and described as follows: Being known as Lot #10 on a plan of lots recorded in Hampden County Registry of Deeds, Book of Plans 35, Page 122; being more particularly bounded and described as follows: EAST-ERLY: by Hudson Avenue, sixty-five (65) feet; SOUTH-ERLY: by Lot #11 on said plan, one hundred five (105) feet; WESTERLY: by land of the City of Chicopee, sixty-five (65) feet; and NORTHERLY: by Lot #9 on said plan, one hundred five (105) feet; Title deed reference in Book 12449 Page 79. The premises are to be sold subject to and with the benefit of all easements, restrictions, building and zoning laws, unpaid taxes, tax titles, water bills, municipal liens and assessments, rights of tenants and in possession. **TERMS OF SALE:** A deposit of FIVE THOUSAND DOLLARS AND 00 CENTS (\$5,000.00) in the form of a certified check or bank treasurer's check will be required to be delivered at or before the time this bid is offered. The successful bidder will be required to execute a Foreclosure Sale Agreement immediately after the close of the bidding. The balance of purchase price shall be paid within thirty (30) days from the sale date in the form of a certified check, bank treasurer's check or other check satisfactory to the Mortgagee's attorney. The Mortgagee reserves the right to bid at the sale, to reject any and all bids, to continue the sale and to amend the terms of the sale by written or oral announcement made before or during the foreclosure sale. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The purchaser shall have no further recourse against the Mortgagee or the Mortgagee's attorney. The description of the premises contained in said mortgage shall control in the event of an error in this publication. **TIME OF THE SALE:** Other terms, if any, to be announced at the sale. Deutsche Bank National Trust Company, as Trustee for Saxon Asset Securities Trust 2006-2 Present Holder of said Mortgage, By its Attorneys: Onis Moran PLLC P.O. Box 952169 Boston, MA 02196 Phone: (617) 502-4100 4/15/2010 4/22/2010 4/29/2010 (April 15, 22, 29)

Attorney's Notice of Sale

MORTGAGEE'S SALE OF REAL ESTATE
11 Garrity Street, Chicopee, MA 01020

Attorney's Notice of Sale

By virtue and in execution of the Power of Sale contained in a certain mortgage given by Mary Sumowski and John Sumowski to WMC Mortgage Corp. by and through its nominee Mortgage Electronic Registration Systems, Inc. dated March 31, 2006 and recorded with the Hampden County Registry of Deeds at Book 16085, Page 397 of which the Mortgagee the undersigned is the present holder by assignment for breach of the conditions of said Mortgage and for the purpose of foreclosing same will be sold at Public Auction at 12:00 PM on April 29, 2010 at 51 Hillside Drive, East Longmeadow, MA, all and singular the premises described in said Mortgage, to wit:

property according to the terms of this notice of sale or the terms of the Memorandum of Sale executed at the time of the foreclosure, the Mortgagee reserves the right to sell the property by foreclosure deed to the second highest bidder (or other successive bidders, in the order of their bid) provided that such other bidder deposits with Mortgagee's attorney, Michienzie & Sawin LLC, the amount of the required deposit as set forth below within ten (10) business days after written notice of default of the previous highest bidder and the bid shall be conveyed to such other bidder within thirty (30) days of the default, which time periods may be reasonably extended by the Mortgagee in its sole discretion.

TERMS OF SALE: Ten Thousand and No/100 Dollars (\$10,000.00) is to be paid in certified check and/or bank cashier's check to be paid by the Purchaser at the time and place of sale. The balance of the purchase price is to be paid by the Purchaser by certified check and/or bank cashier's check within thirty (30) days thereafter, which time period may be reasonably extended by the Mortgagee in its sole discretion, at the offices of Harry Castleman, Esquire, Michienzie & Sawin LLC, 745 Boylston Street, Boston, MA 02116. Other terms to be announced at the sale.

The Bank of New York Mellon fka The Bank of New York, as Trustee for the holders of the GE-WMC Asset-Backed Residential Mortgage Certificates, Series 2006-1 present holder of said mortgage by its attorney, Harry Castleman, Esquire, MICHIENZIE & SAWIN LLC, 745 Boylston Street, Boston, MA 02116 (April 15, 22, 29)

Attorney's Notice of Sale

Public Hearing Notice

The City of Chicopee through its Office of Community Development will conduct a public hearing to receive public input and comment on the HUD 5 year Consolidated Plan and the Annual Action Plan which details the use of Development Block Grant (DBG) and HOME funds available on 7/1/2010. The Consolidated Plan, a document required by the US Department of Housing and Community Development (HUD) will cover the period of 2010-2014. The Annual Action Plan will cover the period 7/1/2010-6/30/2011. The Public Meeting will be held on 6:00pm, Wednesday, May 5th, 38 Center St, Chicopee, MA. (April 22)

Attorney's Notice of Sale

MORTGAGEE'S NOTICE OF SALE OF REAL ESTATE

By virtue and in execution of the Power of Sale contained in a certain Mortgage given by Michael B. White and Jennifer L. White to Mortgage Electronic Registration Systems, Inc., dated July 31, 2006 and recorded with the Hampden County Registry of Deeds at Book 16085, Page 397 of which the Mortgagee the undersigned is the present holder by assignment for breach of the conditions of said Mortgage and for the purpose of foreclosing same will be sold at Public Auction at 12:00 PM on April 29, 2010 at 51 Hillside Drive, East Longmeadow, MA, all and singular the premises described in said Mortgage, to wit:

Attorney's Notice of Sale

MORTGAGEE'S NOTICE OF SALE OF REAL ESTATE

By virtue and in execution of the Power of Sale contained in a certain mortgage given by Mary Sumowski and John Sumowski to WMC Mortgage Corp. by and through its nominee Mortgage Electronic Registration Systems, Inc. dated March 31, 2006 and recorded with the Hampden County Registry of Deeds at Book 16085, Page 397 of which the Mortgagee the undersigned is the present holder by assignment for breach of the conditions of said Mortgage and for the purpose of foreclosing same will be sold at Public Auction at 12:00 PM on April 29, 2010 at 51 Hillside Drive, East Longmeadow, MA, all and singular the premises described in said Mortgage, to wit:

Attorney's Notice of Sale

MORTGAGEE'S NOTICE OF SALE OF REAL ESTATE
By virtue and in execution of the Power of Sale contained in a certain Mortgage given by Michael Bailey and Heather Bailey to Saxon Mortgage Inc. D/B/A Saxon Home Mortgage, dated January 10, 2006 and recorded with the Hampden County Registry of Deeds at Book 15838, Page 400 of which the Mortgagee the undersigned is the present holder by assignment for breach of the conditions of said Mortgage and for the purpose of foreclosing same will be sold at Public Auction at 11:00 AM on May 6, 2010 at 80 Hudson Avenue, Chicopee, MA, all and singular the premises described in said Mortgage, to wit: The land in said Chicopee, together with any buildings thereon, bounded and described as follows: Being known as Lot #10 on a plan of lots recorded in Hampden County Registry of Deeds, Book of Plans 35, Page 122; being more particularly bounded and described as follows: EAST-ERLY: by Hudson Avenue, sixty-five (65) feet; SOUTH-ERLY: by Lot #11 on said plan, one hundred five (105) feet; WESTERLY: by land of the City of Chicopee, sixty-five (65) feet; and NORTHERLY: by Lot #9 on said plan, one hundred five (105) feet; Title deed reference in Book 12449 Page 79. The premises are to be sold subject to and with the benefit of all easements, restrictions, building and zoning laws, unpaid taxes, tax titles, water bills, municipal liens and assessments, rights of tenants and in possession. **TERMS OF SALE:** A deposit of FIVE THOUSAND DOLLARS AND 00 CENTS (\$5,000.00) in the form of a certified check or bank treasurer's check will be required to be delivered at or before the time this bid is offered. The successful bidder will be required to execute a Foreclosure Sale Agreement immediately after the close of the bidding. The balance of purchase price shall be paid within thirty (30) days from the sale date in the form of a certified check, bank treasurer's check or other check satisfactory to the Mortgagee's attorney. The Mortgagee reserves the right to bid at the sale, to reject any and all bids, to continue the sale and to amend the terms of the sale by written or oral announcement made before or during the foreclosure sale. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The purchaser shall have no further recourse against the Mortgagee or the Mortgagee's attorney. The description of the premises contained in said mortgage shall control in the event of an error in this publication. **TIME OF THE SALE:** Other terms, if any, to be announced at the sale. Deutsche Bank National Trust Company, as Trustee for Saxon Asset Securities Trust 2006-2 Present Holder of said Mortgage, By its Attorneys: Onis Moran PLLC P.O. Box 952169 Boston, MA 02196 Phone: (617) 502-4100 4/15/2010 4/22/2010 4/29/2010 (April 15, 22, 29)

Attorney's Notice of Sale

MORTGAGEE'S SALE OF REAL ESTATE
11 Garrity Street, Chicopee, MA 01020

Attorney's Notice of Sale

By virtue and in execution of the Power of Sale contained in a certain mortgage given by Mary Sumowski and John Sumowski to WMC Mortgage Corp. by and through its nominee Mortgage Electronic Registration Systems, Inc. dated March 31, 2006 and recorded with the Hampden County Registry of Deeds at Book 16085, Page 397 of which the Mortgagee the undersigned is the present holder by assignment for breach of the conditions of said Mortgage and for the purpose of foreclosing same will be sold at Public Auction at 12:00 PM on April 29, 2010 at 51 Hillside Drive, East Longmeadow, MA, all and singular the premises described in said Mortgage, to wit:

property according to the terms of this notice of sale or the terms of the Memorandum of Sale executed at the time of the foreclosure, the Mortgagee reserves the right to sell the property by foreclosure deed to the second highest bidder (or other successive bidders, in the order of their bid) provided that such other bidder deposits with Mortgagee's attorney, Michienzie & Sawin LLC, the amount of the required deposit as set forth below within ten (10) business days after written notice of default of the previous highest bidder and the bid shall be conveyed to such other bidder within thirty (30) days of the default, which time periods may be reasonably extended by the Mortgagee in its sole discretion.

TERMS OF SALE: Ten Thousand and No/100 Dollars (\$10,000.00) is to be paid in certified check and/or bank cashier's check to be paid by the Purchaser at the time and place of sale. The balance of the purchase price is to be paid by the Purchaser by certified check and/or bank cashier's check within thirty (30) days thereafter, which time period may be reasonably extended by the Mortgagee in its sole discretion, at the offices of Harry Castleman, Esquire, Michienzie & Sawin LLC, 745 Boylston Street, Boston, MA 02116. Other terms to be announced at the sale.

The Bank of New York Mellon fka The Bank of New York, as Trustee for the holders of the GE-WMC Asset-Backed Residential Mortgage Certificates, Series 2006-1 present holder of said mortgage by its attorney, Harry Castleman, Esquire, MICHIENZIE & SAWIN LLC, 745 Boylston Street, Boston, MA 02116 (April 15, 22, 29)

Attorney's Notice of Sale

Public Hearing Notice

The City of Chicopee through its Office of Community Development will conduct a public hearing to receive public input and comment on the HUD 5 year Consolidated Plan and the Annual Action Plan which details the use of Development Block Grant (DBG) and HOME funds available on 7/1/2010. The Consolidated Plan, a document required by the US Department of Housing and Community Development (HUD) will cover the period of 2010-2014. The Annual Action Plan will cover the period 7/1/2010-6/30/2011. The Public Meeting will be held on 6:00pm, Wednesday, May 5th, 38 Center St, Chicopee, MA. (April 22)

Attorney's Notice of Sale

MORTGAGEE'S NOTICE OF SALE OF REAL ESTATE

By virtue and in execution of the Power of Sale contained in a certain mortgage given by Michael B. White and Jennifer L. White to Mortgage Electronic Registration Systems, Inc., dated July 31, 2006 and recorded with the Hampden County Registry of Deeds at Book 16085, Page 397 of which the Mortgagee the undersigned is the present holder by assignment for breach of the conditions of said Mortgage and for the purpose of foreclosing same will be sold at Public Auction at 12:00 PM on April 29, 2010 at 51 Hillside Drive, East Longmeadow, MA, all and singular the premises described in said Mortgage, to wit:

Attorney's Notice of Sale

MORTGAGEE'S NOTICE OF SALE OF REAL ESTATE

By virtue and in execution of the Power of Sale contained in a certain mortgage given by Mary Sumowski and John Sumowski to WMC Mortgage Corp. by and through its nominee Mortgage Electronic Registration Systems, Inc. dated March 31, 2006 and recorded with the Hampden County Registry of Deeds at Book 16085, Page 397 of which the Mortgagee the undersigned is the present holder by assignment for breach of the conditions of said Mortgage and for the purpose of foreclosing same will be sold at Public Auction at 12:00 PM on April 29, 2010 at 51 Hillside Drive, East Longmeadow, MA, all and singular the premises described in said Mortgage, to wit:

Attorney's Notice of Sale

TOWN OF EAST LONGMEADOW

DANOS CARLA J. LAND & BUILDING located at 44 WOOD AV IN EAST LONGMEADOW, containing .129 ACRES shown on Assessor's Map 1A-102-9, recorded at HAMPDEN COUNTY REGISTRY OF DEEDS-Book/Page 12555-498 Tax for FY-2007 \$2,535.57

SANTOS KRISTINA & KENYON SHAWN, LAND located at REAR HARMON AV IN EAST LONGMEADOW, containing .058 ACRES shown on Assessor's Map 1B-13-729, recorded at HAMPDEN COUNTY REGISTRY OF DEEDS-Book/Page 13883-72 Tax for FY-2007 \$615.54

GAGNER BRIAN J & GAGNER CYNTHIA L. LAND located at ORANGE ST IN EAST LONGMEADOW, containing .575 ACRES shown on Assessor's Map 2C-73-217, recorded at HAMPDEN COUNTY REGISTRY OF DEEDS-Book/Page 4440-116 Tax for FY-2007 \$99.46

DEUTSCHE BANK NATIONAL TRUST CO. LAND & BUILDING located at LULL ST IN EAST LONGMEADOW, containing .069 ACRES shown on Assessor's Map 2C-17-354, recorded at HAMPDEN COUNTY REGISTRY OF DEEDS-Book/Page 11428-200 Tax for FY-2007 \$123.90

RACETTE RUTH, LAND & BUILDING located at 20 THERESA ST IN EAST LONGMEADOW, containing .230 ACRES shown on Assessor's Map 46-9-16, recorded at HAMPDEN COUNTY REGISTRY OF DEEDS-Book/Page 07483/0005 Tax for FY-2007 \$558.54

RAIMER JOSEPHINE A. LAND & BUILDING located at 2 HARVEST CR IN EAST LONGMEADOW, containing .574 ACRES shown on Assessor's Map 73-23-35, recorded at HAMPDEN COUNTY REGISTRY OF DEEDS-Book/Page 11375-360 Tax for FY-2007 \$5,730.25

RINALDI DOLORES F HEIRS + DEVI, C/O JIM RINALDI, LAND located at SAIGUS AV IN EAST LONGMEADOW, containing .159 ACRES shown on Assessor's Map 4A-19-471, recorded at HAMPDEN COUNTY REGISTRY OF DEEDS-Book/Page 02687/0473 Tax for FY-2007 \$276.68

SPINELLI-NANNEN ANTONI-NETTE, LAND & BUILDING located at 263 PARKER ST IN EAST LONGMEADOW, containing .300 ACRES shown on Assessor's Map 76-26-0, recorded at HAMPDEN COUNTY REGISTRY OF DEEDS-Book/Page 08347/0227 Tax for FY-2007 \$4,604.57.

THOMPSON DEBORAH, LAND & BUILDING located at 6 COOLEY AV IN EAST LONGMEADOW, containing .344 ACRES shown on Assessor's Map 4-64-9, recorded at HAMPDEN COUNTY REGISTRY OF DEEDS-Book/Page 08164/0192 Tax for FY-2007 \$3,216.20.

WESTCOTT BRUCE R. LAND & BUILDING located at 67 HOLLAND DR IN EAST LONGMEADOW, containing .279 ACRES shown on Assessor's Map 85-35-30, recorded at HAMPDEN COUNTY REGISTRY OF DEEDS-Book/Page 09931/0491 Tax for FY-2007 \$1,941.62 (April 22)

Attorney's Notice of Sale

MORTGAGEE'S NOTICE OF SALE OF REAL ESTATE

By virtue and in execution of the Power of Sale contained in a certain mortgage given by Mary Sumowski and John Sumowski to WMC Mortgage Corp. by and through its nominee Mortgage Electronic Registration Systems, Inc. dated March 31, 2006 and recorded with the Hampden County Registry of Deeds at Book 16085, Page 397 of which the Mortgagee the undersigned is the present holder by assignment for breach of the conditions of said Mortgage and for the purpose of foreclosing same will be sold at Public Auction at 12:00 PM on April 29, 2010 at 51 Hillside Drive, East Longmeadow, MA, all and singular the premises described in said Mortgage, to wit:

TO AGEL
ESTATE
execution
Sale con-
tain mort-
Rayna Ro-
Mortgage
registration
a nominee
corporation
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AGAWAM

Commonwealth of
Massachusetts
The Trial Court
Probate and Family Court
Docket No. HD09P2524EA
NOTICE OF PETITION FOR
PROBATE OF WILL

In the Estate of:
Stephen M Burns AKA
Stephen M Burns, Jr.
Late of Agawam, MA
01001
Date of Death: 11/10/2009
to all persons interested in
the above captioned es-
tate, a petition has been
presented requesting that
a document purporting to
be the last will of said de-
cedent be proved and
allowed, and that Linda
Petrucchi of Springfield, MA
be appointed executor/rix,
named in the will to
serve without Surety

IF YOU DESIRE TO OBJECT
THERE TO, YOU OR YOUR
ATTORNEY MUST FILE A
WRITTEN APPEARANCE IN
SAID COURT AT: SPRING-
FIELD ON OR BEFORE TEN
O'CLOCK IN THE MORNING
(10:00 AM) ON 01/18/2010
In addition, you must file a
written affidavit of objec-
tions to the petition, stat-
ing specific facts and
grounds upon which the
objection is based, within
thirty (30) days after the
return day (or such other
time as the court, on mo-
tion with notice to the peti-
tioner, may allow) in ac-
cordance with Probate
Rule 16.

WITNESS, Hon. Anne M.
Geoffron, First Justice of
this Court.
Date: December 22, 2009
Hampden Probate and
Family Court, 80 State
Street, Springfield, MA
01103 (413) 748-7758.
Thomas P. Moriarty, Jr.
Register of Probate
(January 4)

CHICOPEE

CALL OF THE
ANNUAL MEETING
RESCHEDULED

THE ANNUAL MEETING OF
THE POLISH NATIONAL
CREDIT UNION MEMBER-
SHIP WILL BE HELD...
NEW DATE: Wednesday,
February 17, 2010
OLD DATE: Wednesday,
January 20, 2010
TIME: 7:00 PM
LOCATION: Main Office
Polish National Credit
Union
45 Main Street
Chicopee, MA
At this meeting, a vote of
the Membership will be
taken to elect Credit Union
Members to serve on the
Board of Directors. There
are five Board seats open
with terms of three years.
There is one Board seat
open with an unexpired
term of 2 years.

Loan Limits, Member Share
and Certificate rate sched-
ules will be voted on for
the upcoming year. Year
2009 expenses including
Director Expenses will be
voted upon as well as any
other business that may
come before the meeting.
Henry L. Lenart, Clerk
Polish National Credit
Union
Posted: January 7, 2010

CHICOPEE

State Street, Springfield,
MA 01103

2. Response to Petition:
You may respond by filing
a written response to the
Petition or by appearing in
person at the hearing. If
you choose to file a written
response, you need to:
File the original with the
Court; and Mail a copy to
all interested parties at
least five (5) business days
before the hearing.

3. Counsel for the Minor:
The minor (or an adult on
behalf of the minor) has
the right to request that
counsel be appointed for
the minor.

4. Presence of the Minor:
A minor over age 14 has
the right to be present at
any hearing, unless the
Court finds that it is not in
the minor's best interest.

THIS IS A LEGAL NOTICE:
An important court pro-
ceeding that may affect
your rights has been
scheduled. If you do not
understand this notice or
other court papers, please
contact an attorney for legal
advice.

Thomas P. Moriarty, Jr.
Register of Probate
(January 4)

Public Hearing Notice
The City of Chicopee
through its Office of Com-
munity Development will
conduct a public hearing
regarding the develop-
ment of the HUD 5 year
Consolidated Plan, Annual
Action Plan and the use of
approximately \$1,700,000
in federal Community De-
velopment Block Grant
(CDBG) and HOME funds
available on 7/1/2010. Pro-
posed amendments to the
current Action Plan shall
also be reviewed.

The City of Chicopee will
initiate the process of de-
veloping a new Consolida-
ted Plan that identifies
community needs, estab-
lishes the performance
goals, and guides resource
allocations. The Consoli-
dated Plan, a document re-
quired by the US Depart-
ment of Housing and Com-
munity Development
(HUD), will cover the pe-
riod of 2010-2014. The Annu-
al Action Plan will cover
the period 7/1/2010-
6/30/2011. Proposed
amendments to the FFY
2009 Action Plan shall also
be reviewed.

The Plans must be devel-
oped through a participa-
tory process. The Office of
Community Development
will host meetings, con-
duct Community Needs As-
sessments, and seek pub-
lic input regarding the use
of federal funds. The first
Public Meeting will be held
at 6:00 pm, Tuesday, Janu-
ary 19th in the City Council
Chambers, 4th floor, City
Hall. The Public Hearing
will review eligible proj-
ects and programs, solicit
input on Community prior-
ities, and provide informa-
tion on available funding
for the FY2011.
(January 4)

THE COMMONWEALTH OF
MASSACHUSETTS
LAND COURT
DEPARTMENT OF THE
TRIAL COURT

CHICOPEE

from claiming to
foreclosure is in
der said act.

Witness, KARL
SCHEIER, Chief Ju-
sald Court on DEC
Attest:

DEBORAH J. PA
RE
200903-3
(January 4)

THE COMMONWEALTH OF
MASSACHUSETTS
LAND COURT
DEPARTMENT OF
TRIAL COURT
(SEAL)

Case No.
To: Theodore Lars
Kim L. Larson
and to all persons
to the benefit
Servicemembers
Relief Act, Deutsche
National Trust Com-
Trustee of MASTR,

claiming to be th
of a Mortgage co
al property in C
numbered 45
Avenue given
Theodore Larson
L. Larson to R
Electronic Reg
Systems, Inc. ad
vember 9, 2005, r
corded with the R
County Registry c
at Book 16332, p
and now held by U
liff by assignment
has filed with said
complaint for autl
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the manner follow
entry and posses
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If you are entitl
benefits of
Servicemembers
Relief Act as ament
you object to such
sure you or your
should file a writ
pearance and an
sald court at Bosto
before JAN 25 2010
or you may be fore
red from claimi
such foreclosure i
under said act.

Witness, KARL
SCHEIER, Chief Ju-
sald Court on DEC
Attest:

DEBORAH J. PAT
RE
200903-3
(January 4)

THE COMMONWEALTH OF
MASSACHUSETTS
LAND COURT
DEPARTMENT OF
TRIAL COURT
(SEAL)

Case No.
To: Diana M. Noel-Lab
John B. Labienlec
and to all persons
to the benefit
Servicemembers
Relief Act, CitiMortgag
claiming to be the
of a Mortgage c
real property in Eas
meadow, number
Franklyn Street giv
Diana M. Noel-La
and John B. Labie
Mortgage Electroni
tration Systems, In
ed July 24, 2003, z
corded with the R
County Registry of

Witness, KARL
SCHEIER, Chief Ju-
sald Court on DEC
Attest:

DEBORAH J. PAT
RE
200903-3
(January 4)

THE COMMONWEALTH OF
MASSACHUSETTS
LAND COURT
DEPARTMENT OF
TRIAL COURT
(SEAL)